



# SATURDAY NIGHT



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## Humorous Article by P. O'D.—Political Situation in U.S.A.— Senate Citadel Succumbs to Fair Sex—Empire's Wheat Problem

### The FRONT PAGE

#### Sir William Mulock's Warning

THE tribute paid by two thousand guests to Chief Justice Sir William Mulock at a complimentary luncheon tendered by the Empire Club of Toronto on Feb. 13th was one of the most remarkable in sincere feeling that has been known in the present generation. Not infrequently great banquets marked by vociferous enthusiasm have been tendered to political leaders; but public men signalled out for such honors must have sometimes secretly wondered whether party interest did not play as large a part in the demonstrations as enthusiasm for themselves; whether a lively sense of favors to come did not stimulate the zeal of the cheer-leaders. This however was a whole-hearted tribute of men representing many interests in the community to a man whom the Prime Minister of Ontario did not hesitate to proclaim this country's "most outstanding citizen"; a man whose life has been marked not only by decades of public service, but by innumerable acts of spontaneous kindness.

Elsewhere in these columns will be found the text of the memorable sentences in which Sir William expounded his philosophy of life,—the philosophy of a man still in harness who was born in the forties of one century and has lived into the thirties of another. But this gentle message was preceded by a solemn warning on international affairs. Sir William was in his 74th year when the Great War commenced and his memories embrace many earlier wars. To-day he feels that the world may at last have learned two lessons; one, that every nation participating in a war is a loser, the other that international good will is the surest foundation of peace.

This does not blind him to the fact that the peace of the world demands eternal vigilance in preventing rulers of nations from forgetting that nations like individuals must be governed by what is just in the sight of God. In his own life time Sir William has seen communications by air, land and sea so extended and multiplied that no longer can any nation lead an isolated life; its conduct, at home or abroad has, as he said, spiritual and material effect for good or ill on other nations of the world. Quite candidly the venerable Chief Justice admitted his apprehension with regard to Russia. "Her wicked rulers," he said, "seeking the destruction of everything regarded in the human heart as sacred, are endeavoring to impress upon the Russian people that there is no God; no such thing as human conscience; no responsibility for human conduct, and that brute force is the one and only God."

It cannot be charged that Sir William has drawn an exaggerated picture of what the ruthless materialist Stalin who controls Russia to-day is trying to accomplish. Russia's utter contempt for the laws of other nations has been shown by recent events in Paris. Its persecution of all who openly profess the Christian religion within its own borders is no myth. Sir William voiced the ethical sense of the western world on these matters, which is rapidly crystallizing in many quarters. Undoubtedly he is right when he holds that it is the duty of Canada not to remain silent in the face of a reactionary attempt to destroy the ideals by virtue of which humanity has risen above the level of the jungle.

Canada has not as yet followed the lead of Great Britain in recognizing the Soviet government of Russia, (a step by this time regretted in Downing Street, beyond a doubt). She should continue the policy of non-recognition, and make her reasons for so doing known in no uncertain terms.

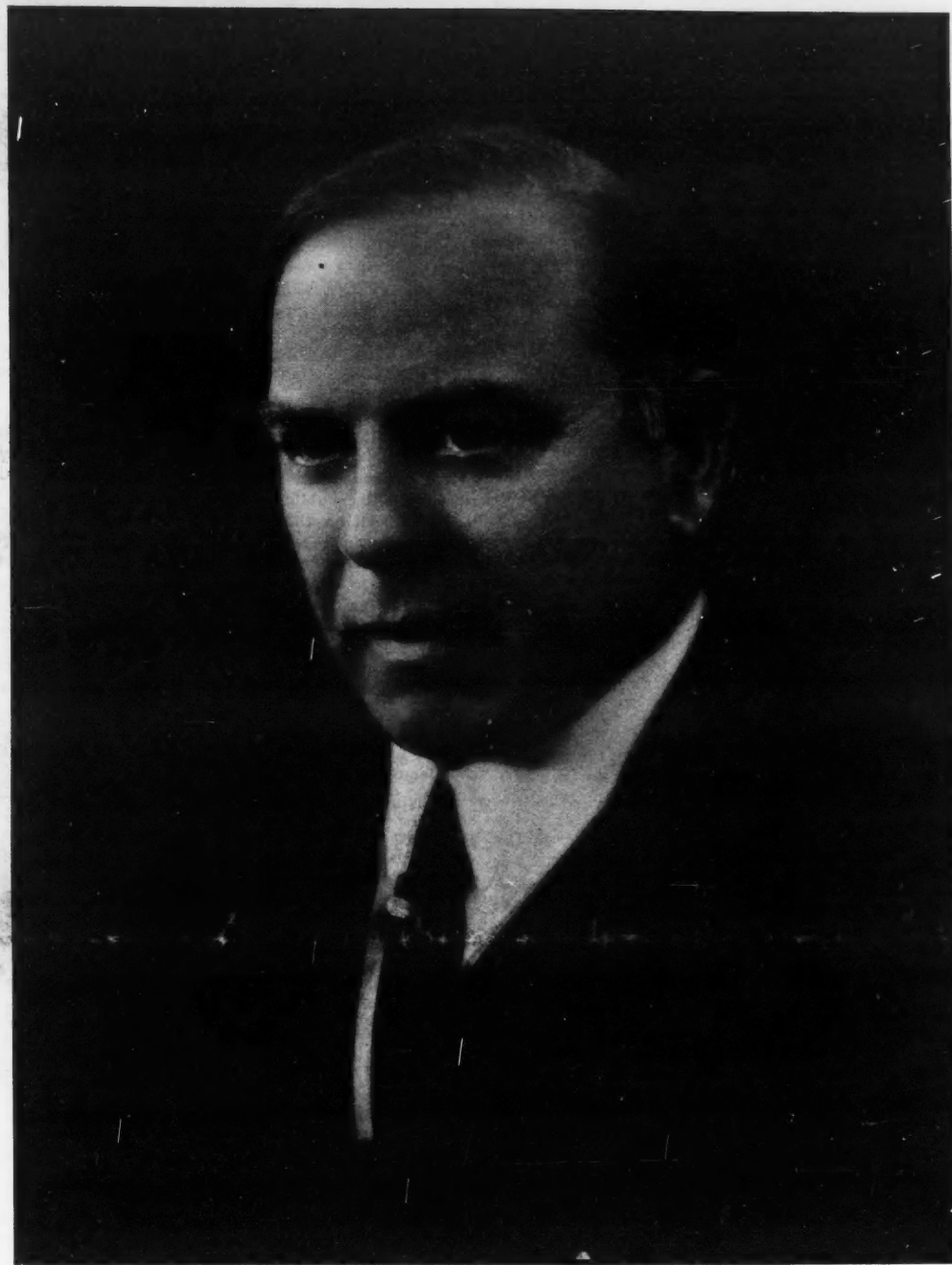
#### The Native Sons of Canada

EARLY in February SATURDAY NIGHT published an editorial on the growth of "Nuisance Associations" in Canada, and among the organizations it mentioned was "The Native Sons of Canada". It was admitted that such organizations frequently enrolled entirely reputable citizens and this happens to be true of the organization just mentioned. Naturally these gentlemen resent the imputation that they are parties to the furtherance of a nuisance association and have given assurances of the irreproachable character of their aims.

The unfavorable opinion of "The Native Sons" that prevails in certain quarters, has it appears been created by circumstances over which they have little or no control; namely the existence of a publication known as "Beaver Canada First", which claimed to be, and hence was widely assumed to be their official organ. It was in "Beaver Canada First" that an attack was published against a distinguished clergyman of English birth because he had alluded to his native land as "Home", an attack which brought forth the criticism in SATURDAY NIGHT. It was assumed by us that the publication was voicing the sentiments of the association it professed to represent. We have received assurances obviously honest from the members of the executive of "The Native Sons" that in this as well as many previous utterances to which tended to rouse ill feeling "Beaver Canada First" in no way expressed the views of the order. Some months ago "The Native Sons" decided to definitely repudiate the newspaper in question and published the fact, but as often happens in such cases, the repudiation escaped the attention of many.

A communication from Dr. James Cotton, a well known Toronto physician, who is Supervisor of the Eastern Advisory National Council's Publicity Committee makes the situation clear.

"We beg to advise and instruct you that the 'Native Sons of Canada' have absolutely no connection with the 'Beaver Canada First' or with any other publication, and we do not hold ourselves responsible for anything publish-



#### PRIME MINISTER'S LATEST PORTRAIT

Hon. W. L. M. King is now facing what many observers think will be a pre-election session of Parliament, and one that is likely to be contentious. The above picture was taken during his Western tour last Autumn.

—Photo by Rossie, Regina.

ed anywhere unless it is published over the signature of the appointed publicity officers of our Society."

Repudiation of "Beaver Canada First" puts the "The Native Sons" in a new and much more desirable light. Its statement of "Aims, Objects and Policies" constitute a programme to which no one can take reasonable exception. Particularly is it clear that the idea that the organization seeks to create prejudice against those who do not happen to be natives of Canada has no foundation in its actual platform. It was the distortion of the organization's purposes that led to the repudiation of "Beaver Canada First"; and we are assured that in its meetings any member who perchance alludes to "bronchos", "sparrows" or "bohunks" is severely called to order and forced to withdraw such invidious terms. The breadth of the organization is perhaps best evidenced by the fact that of the group of executives who laid the exact position of affairs before SATURDAY NIGHT one was a prominent officer of the Orange Order and another a well known member of the Knights of Columbus. This sustains the claim that the "Native Sons" seek to promote unity. In view of this SATURDAY NIGHT is pleased to assist in dissipating the impression that they have anything to do with such a newspaper as "Beaver Canada First".

#### "Heard Down Town"

IT WOULD seem that Mr. Sinclair opposition leader in the Ontario Legislature over stepped the bounds of privilege, conceded to members of parliament, when he introduced into Debate on the Address Defamatory Gossip that he had heard on the streets of Toronto concerning the Attorney-General, Hon. W. H. Price. Mr. Sinclair said that he had "Heard down town" that Mr. Price was connected (corruptly it was hinted) with the brokerage business, now on trial, through his brother and his brother-in-law. The name of his wife was even precipitated into the discussion. As it turned out the gossip was utterly unfounded and ridiculous, a political boomerang in truth. But that fact does not alter the impropriety of uttering such idle tales on the floor of the legislature.

Public men even when protected by parliamentary privilege should at least observe the same restraints that are imposed on reputable newspapers in the matter of defamatory gossip. If any newspaper published all the idle stories which members of its staff "hear down town" in the course of an average day, it would soon be plastered with writs for libel, and ere long its assets would be in the hands of the sheriff. Its editors would probably be sent to quiet penitential retreats where the tongue of

rumor does not penetrate. Whenever a sensational episode like the raid on Toronto brokerage offices occurs many spurious and slanderous yarns are set afloat. Even when there is no sensational news, the manufacture of defamatory gossip never ceases. This condition is common to all political centres especially, and the situation is perhaps worse in Ottawa than in Toronto.

If SATURDAY NIGHT credited all the tales that it has been told in the past as well as the present, it would be justified in concluding that there was no prominent man in Canada fit to mingle with decent society. The better sentiment of the community imposes on newspapers which aim at permanence certain responsibilities, which forbid the circulation of the lies swallowed by the man on the street and we feel that the same restraints should apply to politicians.

#### "On to the Bay" in Ontario

IN THE SPEECH from the Throne at the opening of the Ontario Legislature, was an allusion to the decision of the Temiskaming and Northern Ontario Railway Commission to extend its lines further north in the direction of James Bay. It is probable that there are many Canadians who have but a vague idea of what the announcement signifies. Tenders have already been opened and will be let in time to permit commencement of work on the extension as early in the spring as possible, and it is expected that trains will be in operation next autumn.

In a recent address at Ottawa, Lieut.-Col. Lawrence T. Martin, D.S.O., Vice-chairman of the T. and N. O. Commission, who has had a wide experience in railroad construction in Northern Quebec and Ontario gave some very interesting details. The present end of steel is 97 miles north of Cochrane in the country tributary to James Bay, and this year's work will carry the line 45 miles further north to a point near the Moose River. The programme for 1931 is also already laid out and as soon as the point at which the Moose River is to be crossed is decided on, steel will be laid to the Bay itself. If all goes well trains will be running to James Bay in the spring of 1932 at the latest.

Col. Martin states that the line will cross through the centre of a high grade lignite field, estimated at sixty million tons, located near Blacksmith's Rapids on the Abitibi River; and some optimists believe that good bituminous coal may be ultimately found in the country to be tapped. Gypsum, china clay, fire brick clay are known to exist in abundance, and many water powers will be rendered available for industrial development. Oil

prospecting is already in progress in areas where the geological formation looks promising. The most important engineering feat involved is a bridge over the Moose river not less than 1500 feet long; and it will be necessary to create a terminal at James Bay. When the line is completed it will be possible to make the trip in 26 hours either from Toronto or Ottawa.

Col. Martin stated that in addition to valuable natural resources the James Bay country offers rare opportunities for sport and outdoor recreation. Admittedly the winter temperatures are low though dry and exhilarating, but from the latter part of May until early October there is comparatively little difference between the climate of this northern area and that of central Ontario.

The Commissioners are considering only immediate possibilities, and decisions as to navigation on the waters of James Bay and its major body Hudson's Bay must be relegated to the future; but it is interesting to note that within a very few years there will be access to sub-Arctic water routes not only from the prairies at Fort Churchill but from the very heart of Ontario at James Bay.

#### C. N. R. Terminals at Montreal

BY TWENTY-ONE votes to nine the Montreal City Council has finally approved the plans for the Canadian National Railways terminals, after holding them up for a matter of months. The approval was only granted after a five-hour debate which is said to have been one of the stormiest in the council's history. The opposition to the plans for the terminals was led by Mayor Houde himself, who temporarily vacated the chair in order to inveigh against them in no half-hearted manner, and he was supported by several Aldermen. The opposition founded itself mainly on the fact that it was proposed to build elevated lines, instead of lines underground, which course, it was contended, would disrupt whole parishes and wards and would turn thousands upon thousands of workers out of their homes. On the other hand, the argument was put forward that all the public bodies in the city had sanctioned the plans and that the Special Technical Commission and the Metropolitan Planning Board, composed of some seventy-eight engineers, had unanimously adopted them.

Alderman DesRoches, the chairman of the city executive, made what was, in many respects, a very strong argument in favor of the adoption of the plans which, it must be borne in mind, will mean a large expenditure of money and provision of work in Montreal. He pointed out that the plans were those of the C.N.R., that they had been approved by experts of world-wide authority and had been passed by the Federal Government. He added that he had received from the C.N.R. a rather pointed letter, asking for the council's pronouncement, one way or the other, or, in the alternative, that the Railway Commission should be called upon to decide the issue. The new terminals are much needed in view of the ever increasing business at the headquarters of Canada's national enterprise; and the opening up of some of the congested districts of the city will be welcomed by those interested in progressive civic development.

#### Montreal Health League's Work

AFTER five years of sterling and fruitful work, the Montreal Anti-Tuberculosis and General Health League, founded in 1924, primarily to promote and increase public interest in health work in the city, has laid down its commission. For the future, the work which it has performed will be carried on by the Montreal Health Survey Committee, a body which was created on the League's initiative, and which has already achieved much in the direction of improved public health conditions.

Among the League's outstanding accomplishments the successful campaign that it waged for the pasteurization of Montreal's milk supply against formidable difficulties, is entitled to prominent mention. Largely owing to its untiring energy, there is now a well-equipped Health Department at the City Hall. Had this been the case at the time of the disastrous typhoid epidemic of three years ago, the city would probably have been spared of a good deal of the tragedy that was involved therein. In various ways, it has carried on a much-needed popular health educational campaign with the object of imparting city-wide instruction in sound principles of health living. It inaugurated the recent health survey of Montreal, a work of inestimable value in bringing home to the citizens at large the deplorable conditions that were then existent, and many of which are now in process of being rectified, though much yet remains to be done. The task that will now devolve on the Health Survey Committee will call for the same unflagging energy and vigilance that the League has displayed during its five years of existence.

#### The Passing Show

TALKING pictures, it is claimed, will make English a world language. They will have justified themselves if they even make it an American language.

MAHATMA (Gospie) Ghandi, the world's leading passivist, is to begin again his campaign of passive resistance against Governmental rule. Income tax payers in this country would like to know his system.

IT SEEMS that the chief problem with which the great powers have to grapple is how not to come out of the naval disarmament conference with increased navies.

AN 18-storey glass apartment house is to be built on the site of St. Mark's in the Bowerie, New York. People who live in this glass house will not be able to throw parties.



# The Political Situation in U.S.A.

By John A. Stevenson

Canadian Correspondent of "The London Times."

IT IS now nearly a year since President Hoover assumed the Presidency of the United States and the intervening time has seen some remarkable and extremely surprising developments in American politics. At the election of November, 1928, the Republican party carried the country by an overwhelming majority; it obtained at least on paper control of both houses of Congress and it seemed as if the Republic could look forward to a spell of stable politics. President Hoover commanded as large a measure of popular confidence as any recent President had enjoyed; he contrived to select a very presentable cabinet, and he had inherited for his administration a comfortable financial situation and the sort of general economic prosperity which eases the path of any government. It looked as, if he had before him a primrose path which would assuredly lead to a second term especially as the Democratic party, rent in twain by the religious feud created by the nomination of "Al" Smith was in no condition to offer any effective opposition.

The late Earl Cromer once confessed that his political forecasts for each year had almost invariably been wrong, and developments at Washington would certainly have given him fresh evidence of the dangers of political prophesy. The Hoover administration which set forth on its voyage with fair winds and a flowing tide behind it has been navigating in a sea of continuous troubles and finds itself at the end of its first year of office involved in very serious difficulties. Its trials began when President Hoover in conformity with his pre-election pledge summoned a special session of Congress to tackle the problem of farm relief by various measures. This special session had not been long in progress before there developed serious fissures in the Republican majority and the artificiality of alignment which has long been apparent in American politics, was brought into high relief. Senator Borah, an able man of incalculable temperament who had played a large part in securing the election of Hoover and had come to occupy the important strategic position of Chairman of the Foreign Relations Committee of the Senate proceeded to take sharp issue with his titular leader on a number of issues and to join with Senator Norris of Nebraska, a radical who had supported "Al" Smith but remained within the Republican fold, in organising an insurgency of Progressive Republican Senators hailing chiefly from the agrarian states of the Middle West. This group has at least a dozen steady members and two or three others like the Canadian-born Senator Couzens, of Michigan, co-operate with it at intervals. It has been at continual loggerheads with the Republican "Old Guard" of standpat reactionaries and between the two extremes there has come into existence another group known as the "New Guard" consisting of Senators who are loyal supporters of the Hoover administration but are moderate in their political and economic views. The result is that today the Republican party in the Senate is split into three distinct factions and the Hoover administration is without any effective control of the chamber which wields the most decisive influence at Washington.

President Hoover is the possessor of many virtues and is endowed with many more qualifications for his high office than the average President has boasted of but he is singularly lacking in the gifts which make for personal popularity with his political associates and he has shown little skill in the problems of human management which continually confront an occupant of the White House. With many of the Republican machine politicians he is suspected owing to his flirtations with the Democrats in 1920 and his sedulous efforts to demean himself as the leader of the nation rather than of the Republican party has not increased their affection for him. Washington correspondents indeed report that not since the later days of Roosevelt has the White House been so unpopular in political circles and under such circumstances tranquil days for its chief denizen are not to be expected.

In the special session there developed a sharp controversy over the form which farm relief should take. The farm bloc representing the agrarian states of the North-west stood out for the plan embodied in the McNary-Haugen bill, which contemplated a subsidy to promote the marketing of the exportable surplus of foodstuffs but the Hoover administration set its face firmly against this scheme and proposed instead a measure known as the Farm Marketing Act. It authorized the establishment of a Farm Board, which should set up a corporation for the stabilization of grain prices and would be allowed to draw upon a revolving fund of the huge sum of 500 million dollars. The agrarians were not enamored of this project but eventually after the bill had been fiercely debated and muddled about from one house to the other, it became law and the Federal Farm Board is now functioning, not however without a certain measure of friction.

THE other part of the farm relief programme consisted of a revision of the tariff for the purpose of giving increased protection to agriculture and President Hoover in the message in which he summoned the special session explicitly stated that it should be restricted to this particular objective. But once a tariff is opened up for discussion and discussion it is always difficult to set any bounds to the revision once it is started and industrial protectionist interests in the United States saw their opportunity and seized it. There ensued one of the most brazen and determined protectionist lobbies that Washington had ever known and the hearings of the committee of the House of Representatives, which took evidence upon the tariff, were described by one able Washington correspondent as nothing better than a "hogwallow". The manufacturers proved to have an abundance of political allies in the House of Representatives and when the Smoot-Hawley tariff bill emerged from that chamber, it embodied a general increase of protectionism which carried up many duties to extravagant levels. It aroused great indignation in Cuba which was penalized by the new sugar duties and it raised a storm of protest in the West where it was realized that any gain secured to the farmer by higher duties on his products would be more than wiped out by the additional burdens which would be imposed upon him by higher industrial duties. Importing interests disliked it and it aroused such hostile sentiment in Europe that reprisals were immediately planned and there were instituted pourparlers for a pan-European tariff union. The Democratic party, which had provided itself with a very efficient press bureau, proceeded to expose the flaws in the bill and make party capital out of the popular dissatisfaction which it had aroused.

But it was destined to undergo very drastic surgery at the hands of the Senate. In that chamber there came into existence an alliance of Democrats and Republican Progressives who commanded a clear majority over the supporters of the Hoover administration and were able to work their sweet will upon the tariff. The Republican

"Old Guard" were handicapped by the singularly inept leadership of Senators Smoot and Watson and were able to put up only the feeblest of fights. So the Democratic-Progressive alliance had matters very much its own way and especially as the "New Guard" joined them in framing various schedules. As a consequence the bill, which left the lower House, is now almost unrecognisable, so many amendments having been inserted in it.

It is true that the higher duties on farm produce with which Canada is chiefly concerned have been left in their pristine glory or even increased but there were heavy cuts practically all along the line of industrial duties. The cuts would have been even greater and more extensive if a group of Southern Democrats in order to gain favor with local industries had not voted to retain the higher duties for rayon and other textile goods. Indeed their attitude will effectually prevent the Democratic party from making any real party capital out of the tariff bill as it has been clearly demonstrated that high protectionist sentiment is no longer confined to the Republican party. The Smoot-Hawley bill has not yet attained its final form as it remains to be seen whether the House of Representatives will acquiesce in the changes but in its present shape it is more or less in accordance with the desires of President Hoover, who might have felt compelled to veto the original bill and all the influence of the administration will be exerted to secure its passage.

But what is causing the Republican leaders most searching of heart is the reemergence of the grim prohibition issue in very acute form. They had cherished the hope after the country had given such an overwhelming majority to an avowed dry like Hoover that the question had been more or less scotched and that the "wets" would abandon their campaign against the Eighteenth amendment and the Volstead Act. Hoover had described prohibition as "a noble experiment" and had pledged himself to a more rigid enforcement of the dry laws than his two predecessors had attempted. Some reforms were made in the realm of liquor administration but they proved quite inadequate to suppress the evils which had developed. Bootlegging and illicit distilling continued to flourish and lawlessness grew apace in cities like Chicago and New York largely because bootlegging had provided the criminal world with an economic basis which it had never enjoyed before.

THE press became outspokenly critical of the situation and at last President Hoover after declaring in a speech in New York that in no civilized country were life and property so unsafe as in certain portions of the United States, appointed a Commission known as the Law Enforcement Commission which was instructed not to pass upon the merit of prohibition but to investigate the general problem of lawlessness and make recommendations about measures for dealing with it. For this Commission he selected a very imposing personnel and named as its Chairman Mr. George Wickersham, an able New York lawyer who sat in President Taft's Cabinet. It has held numerous sittings and produced a milk and water preliminary report but so far its work has brought satisfaction neither to the wets nor the dries. Meanwhile the prohibition fat has got into the fire in Congress, and the question simply will not be downed. The "dries" whose chief political protagonist is Senator Borah have been attacking the system under which the prohibition laws are administered and charging that there has been still under Hoover persistent laxity and that shameless "wet" officials have been allowed to remain in the public service and connive at evasions of the law. The Attorney-General has made a certain purge of officials whose personal views or habits in regard to liquor must make them lukewarm enforcers of the prohibition laws but the "dries" are not placated and are making the welkin ring with their complaints and lamentations. On the other hand the "dries", sensing that public feeling has been deeply stirred by the accumulating evidence of lawlessness and by the numerous killings laid at the door of prohibition officials have renewed their drive for alcoholic freedom. Congress at present has seven or eight resolutions before it on the liquor question, some sponsored by "wets" and others by "dries" and the Judiciary Committee of the House of Representatives is at present taking evidence about the results of prohibition since the passage of the 18th amendment. The "wets" are adopting militant tactics and their spokesmen have been overwhelming the com-

mittee with evidence of the appalling conditions which prohibition has begotten. There have been many startling disclosures but none have arrested more attention than the charges made to the committee on February 12 by Walter Liggett, a magazine writer who claimed to have made a careful investigation of the situation.

He gave chapter and verse for conditions which he had discovered in different cities, asserting for instance that in Boston there were 4,000 open "speakeasies" and 15,000 bootleggers and that in Detroit 22 million dollars are being spent every year in narcotic drugs; he also described a party in which leading politicians and officials of Michigan fraternised with gamblers, criminals and bootleggers "in the spirit of most perfect equality under the God Bacchus." There has also been revealed the fact that in recent years millions of dollars worth of industrial alcohol, whose potability was supposed to have been destroyed by the introduction of poison, have been diverted into the hands of bootlegging fraternity. As the result of these revelations Mr. James M. Beck, a former Solicitor-General, was recently moved to make a most devastating arraignment of the whole prohibition system and to warn his Republican associates that if they persevered with its maintenance, their party might suffer the same fate of extinction as befell the Whigs over slavery. And some of the fairminded "dries" are beginning to waver in their convictions. Senator Wheeler, of Montana, recently said that in his own state leading prohibitionists admitted "conditions to be shocking" and Representative Graham of Pennsylvania, chairman of the group which formulated the prohibition laws deplored the "train of consequences depressing to every patriot" which had been brought about by the enforcement of the liquor laws. The portents therefore indicate that henceforth the "dries" are going to be on the defensive and that this year a crucial test is facing the whole prohibition business.

Another question which is looming up is the issue of the regulation of public utilities. Federal court intervention in public utility disputes has almost invariably been on the side of the corporations and is causing murmurings in different parts of the country when the public finds its telephone and street railway tolls raised by these decisions. It has been brought to a head in New York State where a federal court lately paved the way for the state-wide increase in phone rates by granting the local telephone company concessions in matters of valuations and other financial allowances. The New York Public Service Commission as the result of loud protest has chopped 20 per cent. off the increases and a legal battle has been joined. Governor Roosevelt is defending the action of his Commission and the Democrats see the possibility of making a profitable political issue on the question of state rights in settling local utility disputes. There has also developed a deep suspicion against the Supreme Court of the United States which has been assuming for itself the role of passing economic judgments, usually to the benefit of corporations, and this feeling is responsible for the bitter fight which had just been made against the appointment of the much respected Charles E. Hughes to the Chief Justiceship. His nomination was eventually endorsed by a substantial majority but his friends had to meet the charge that he would bring to his lofty position a bias in favor of corporation interests, which was inimical to the public weal.

CONGRESS is now busy at work on a programme of legislation which will keep it busy all summer. It has to lick the tariff bill into final shape and to pass supplementary legislation about marketing for farm products on lines recommended by the Federal Farm Board. It has to tackle the problem of the consolidation of the railway systems unless the different companies can reach a voluntary agreement which is altogether unlikely. The problem of the Indian wards of the Republic will occupy its attention as Mr. C. J. Rhodes, a public spirited Philadelphia banker whom President Hoover to his credit placed in charge of the Bureau of Indian Affairs, is carrying out a wholesale house cleaning of a department whose record has been very unsatisfactory. Whatever fruits accrue from the great naval conference in London will have to come up for review and possibly may demand legislation and the Senate is going to be invited to ratify the agreement which makes the United States a member of the World Court. To this move the Hoover administration is definitely committed and it can count upon the support of most of the Democrats who cannot abjure the Wilsonian tradition, but a group of Republican "diehards" headed by Senators Johnson and Moses are resolved to fight to

## SATURDAY NIGHT

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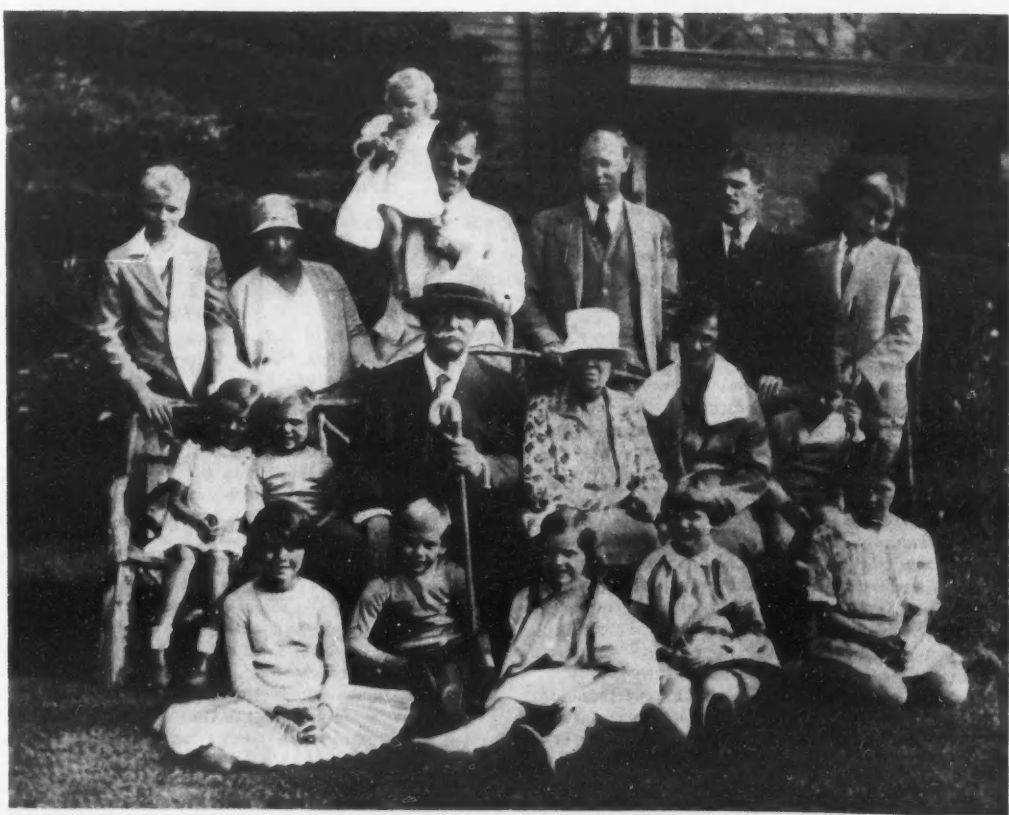
the bitter end against what they regard as dangerous entanglement in European affairs.

Then there are at least half a dozen commissions investigating a variety of problems and from their reports some controversial material will probably emerge. But of these Commissions none is so likely to be prolific of trouble as the Law Enforcement Commission whose labors have been referred to above. No matter what recommendations it may submit they are sure to arouse antagonism in either the "wet" or "dry" camps. Both parties are badly split upon the liquor issue but the quandary for the party in power is the more serious. The position of President Hoover is that the Eighteenth amendment as part of the constitution must be enforced as long as it is there and that any movement to get rid of it must originate not with the administration but with the representatives of the people whose votes put it there.

But wet Republican politicians like Mr. Beck and papers like the Chicago Tribune which has been conducting a persistent crusade against the Hoover administration are becoming openly fearful that the party of Lincoln and Roosevelt may be condemned to the destiny of being little more than a "dry" party, spending its energies in fighting for a cause which is steadily growing more and more unpopular, and which threatens to dominate the field of politics above all other issues. The Democrats on their side have a large contingent of inveterate "dries" chiefly from the South but their leaders are beginning to discern at last the prospect of real political dividends from the bold adoption of a policy of alcoholic liberalism. The supporters of this view have had their hands greatly strengthened by the result of a by-election held last week in the second district of Massachusetts whose Congressman was killed in an aeroplane accident. This division contains the City of Springfield and also Northampton which ex-President Coolidge is living in solemn retirement and for more than 30 years it has invariably given the Republicans a majority of about 15,000. But in this election a Democrat running on a brazenly "wet" platform carried the seat by about 6,000 votes against a Republican opponent who began the election as a "dry" but ended up by promising to support modification of the Volstead Act.

The serious state of unemployment which at present prevails in New England undoubtedly helped the Democrat but prohibition was the main issue of the contest and the result caused profound consternation in Republican circles in Washington. The political experts are all agreed that there are wide industrial areas in the Eastern States where a dry candidate has not the remotest chance of being elected and they sense a gathering storm which will bring the Republicans heavy losses in states like Massachusetts and New Jersey when the biennial Congressional elections take place in November. Moreover other portents have indicated a decided swing of public opinion towards the Democrats. They have reconsolidated their party strength in Virginia, one of the traditionally Democratic states which defaulted to Hoover in 1928 and in mayoralty and gubernatorial elections last fall they scored a series of striking victories. In all recent elections they had to contend with the deadly cry that the Republican party was the parent of prosperity but the Republican party is now in office and prosperity if it has not vanished has been steadily waning. The great stock market debacle has left thousands of American citizens licking their speculative and wrestling with serious financial difficulties; it has also produced a general curtailment of spending power and has accentuated a business recession which was, even apart from the crash, bound to have come. The Hoover administration has been making desperate efforts to stimulate business and industry by special measures and the President has acquired a certain credit for his energetic action in enlisting the leading business minds of the nations as allies.

But it still remains to be seen how far these special efforts will be crowned with success and whether business can be maintained at a satisfactory level during the present year. There are many lines of business like the textile and oil industries in a very troubled plight and Senator Couzens in a recent speech in the Senate in which he made a comprehensive indictment of the follies and misdeeds of Wall Street and "big business" generally placed the number of the unemployed in the U. S. at well over four millions. So unless there is a decided quickening of business and trade during the summer months, the Republicans will have a very difficult battle in the Congressional elections and might easily lose control of both Houses of Congress. A Democratic victory in an off year never carries any assurance of victory at the Presidential election two years later but it would alarm the Republicans. They know that the Democrats have in reserve a trio of Protestant "wet" candidates of high caliber in Governor Roosevelt of New York, Governor Ritchie of Maryland and Mr. Owen Young, who combines the merits of a great industrial leader and an international statesman. If Governor Roosevelt who is a man of singularly attractive personality and has developed real political gifts could only completely recover his health, he would be one of the most popular and effective candidates that the Democrats have been able to put forward since Woodrow Wilson. The Republican leaders know that he would probably win back the whole South and would attract the votes of thousands of Republican wets and therefore that discern very ominous clouds upon the political horizon.



FORMER U. S. CHIEF JUSTICE AND HIS FAMILY  
Mr. and Mrs. William Howard Taft, photographed with their children and grandchildren at their summer home at Murray Bay, Quebec, in September last.

—Wide World Photos.





SIR DAVID MURRAY AT EIGHTY-ONE

Sir David Murray, the "Grand Old Man" of the Royal Academy, is eighty-one. He has exhibited at Burlington House for the past fifty years. The veteran R. A. has no sympathy for the extreme phases of art as practised by some of the younger painters, but he is ever ready to encourage promising young painters. "I do not neglect my work despite my age," he declared not long ago. "I live for my work." The picture was taken on his 81st birthday.

—Wide World Photos.

## "Model Assembly" of the League

By Frederick R. Love

(Executive Advisor to the Toronto Assembly)

In the international scene 1930 was ushered in to the accompaniment of the most auspicious omens for future international understanding and co-operation. Throughout January the nations of the world, from the great powers of Europe and Asia to the smallest South American republic, celebrated the Tenth Anniversary, of the inauguration of the League of Nations with a ceremony and an enthusiasm which would have confounded the late president Harding of the United States who years ago declared that institution to be "dead". From Nankin to Cape Town there were banquets and speeches, while the press of the world devoted columns to editorial praise and prayer. A universal state of mind which provokes such unanimous appreciation of, faith in, so young and still so imperfect an organized clearing house for world problems is essentially an optimistic sign. Peace is a state of mind, not a state of fact.

Geneva itself would seem to be the only sizable city of any importance which is taking the anniversary calmly. Here a formal anniversary — even the tenth — is subordinate in interest and importance to the limitless possibilities of the unfolding future. The League looks forward, not back. It leaves the past to bury its dead. Too much is being done, too much remains to be done, to linger at this early milestone on a road where the future is just beginning to clear. In the past ten years the league has come a long way from the first conception of the statesmen and soldiers who gathered at Paris and sought a compromise between the ideal of an organized world community and an organization which would serve to stereotype the war-time settlements. The old emphasis on the enforcement of peace has passed. The old idea of a League army is a patent absurdity to anyone who knows the direction in which the League is going. As the fog of suspicion passes away we see a tireless, unspectacular organization working to secure peace by the development of co-operative agencies for the mutual benefit of all. Successes in this line are not the type to create headlines; but they are none the less vital for that. And more and more we see that the League is bringing a new outlook on world politics; that it is creating a new spirit in the consideration of international problems.

With the aim of spreading and developing this spirit of international co-operation a "Model Assembly" of the League of Nations on an international scale organized by the League of Nations Club of the University of Toronto is meeting in Toronto as these lines are being published. For the first time universities of other countries have sent delegations to represent their countries at a Canadian "Model Assembly". Harvard, Princeton and Vassar Universities cooperated to represent the United States with a delegation composed of one delegate from Harvard, one from Princeton, and two from Vassar. Princeton sends a delegation of three to represent Switzerland, and one delegate to co-operate with Ottawa University in representing France. The Chinese Nationalist Party of America sends a delegation of natives of China now resident in America to represent China under the leadership of K. Y. Wang, Chief Inspector to America for the Nationalist Party of China. Japan is represented by an all Japanese delegation; India by a delegation led by a graduate of the University of Calcutta. Several other nations have on their delegations at least one native of their country. Fifteen universities are participating; of these, nine are Canadian, including McGill, Queens, Ottawa, Manitoba, New Brunswick, Western, McMaster, Osgoode Hall, and the University of Toronto. Several outside organizations such as the Ontario Older Boys Parliament, also represent Canada, and the League of Nations Society of Canada, is of course participating.

The "Model Assembly" is, as nearly as is practically possible, a working model of the Assembly of the League of Nations which sits annually in September at Geneva, consisting of delegates from the 54 member nations and nine non-member states. The problems which came before the last Session of the League Assembly are being studied by the various permanent Committees and special Commissions of the League which will present their reports to the Assembly next September. Reports on these topics have been prepared by students and authorities of Canada; they have been circulated among the delegates to the Toronto Assembly and are being presented at the Sessions of the "Model Assembly" for discussion by the delegates of the nations directly concerned. Thus the work of the Toronto Assembly is original, not a re-enactment of any former sessions, but rather a forecast of the 11th Assembly of the League of Nations which will sit next September.

With the recession of the war and its problems into the

background, the League is for the first time coming into its own. In the early days the greater part of its work was concentrated upon such subjects as boundary disputes, plebiscites, prison repatriation, fiscal reconstruction, and other problems which were a direct heritage of the hostilities. But of late years it has more and more turned its attention to problems of peace, which are often none the less controversial. Thus the eleven topics comprising the agenda of the Toronto "Model Assembly" are problems of peace. They are, briefly—

The amendment of the Covenant to bring it into line with the peace pact.

The Reorganization of the Permanent Court of International Justice.

American adherence to the Permanent Court.

The Jew-Arab difficulties in Palestine.

The problems of the Minorities.

Disarmament.

Extraterritoriality in China.

European Tariff Truce.

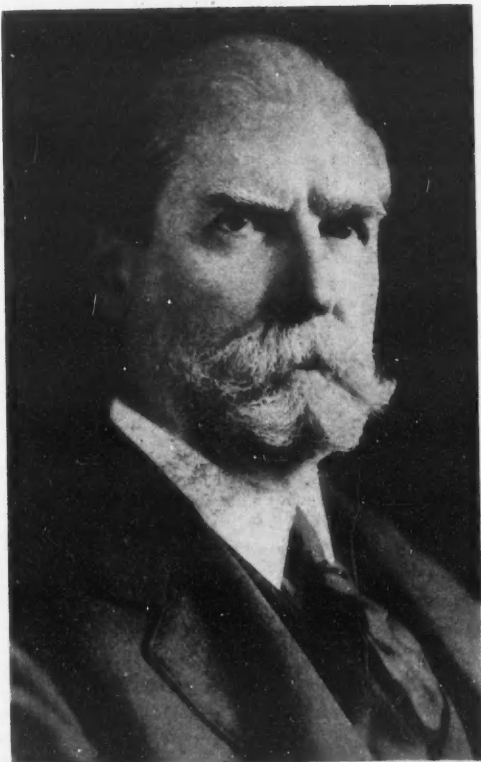
Admission of Russia to the League.

Humanitarian Work — Opium Traffic, White Slave Trade, Health Organization, Refugees, etc.

Radio and its place in international life.

A special Session arranged particularly to interest the general public will be held Friday evening in Convocation Hall. While the public is welcome at all meetings of the Model Assembly, the great public event is a special session at Convocation Hall on the night of Feb. 21st. Among those taking part are Sir Herbert Ames, one time chairman of the Financial Committee of the League of Nations; Dr. H. M. Tory, Director of the National Research Council of Canada; Sir William Mulock, Chief Justice of the Supreme court of Ontario; Sir Robert Falconer, president of the University of Toronto; and possibly, his Excellency Vincent Massey, the Canadian Minister to the United States. On Sunday morning, Feb. 23rd, Canon Cody is conducting a special League service assisted by Sir Herbert Ames, at which he delivers the sermon prepared for the official service at Geneva in 1927.

That the League of Nations has come to stay there can be little doubt. As an organization which already exerts a tremendous influence upon world affairs it is important that we know something about its methods and its work. As a possible international government with executive powers and world sanction to enforce an international Law it is an institution with which everyone should be thoroughly familiar.



HON. CHARLES EVANS HUGHES

Recently appointed to succeed Hon. William H. Taft as Chief Justice of the United States. He is one of the most eminent of all United States public men and was formerly an Associate Justice of the Supreme Court from which he resigned in 1916 to become Republican candidate for the Presidency.

—Wide World Photos.

## Britain's Foremost Farmer

By Stephen Lester

HIS Majesty the King has conferred a signal honor on the people of New Zealand by appointing Lord Bledisloe, K.C.M.G., P.C., K.B.E., Governor-General and Commander-in-Chief of the Dominion, in succession to General Sir Charles Fergusson, Bart., who is due for retirement almost immediately. New Zealand, being essentially an agricultural country, is to have "England's foremost farmer" as His Majesty's representative.

A Gloucestershire man by birth, and educated at Eton and Oxford, Lord Bledisloe is perhaps better known as Sir Charles Bathurst, formerly member of parliament for the South Molton Division of Wiltshire. From 1894 to 1910 he was Chancery Barrister and Conveyancer, but since his retirement from this position, his life has been devoted entirely to agriculture and cattle breeding. He did invaluable work for the Prince of Wales as a member of the Council of the Duchy of Lancaster; and, from 1924 to 1928, he was Parliamentary Secretary to the Ministry of Agriculture. In 1922 he was President of the agricultural section of the British Association. He has written extensively on agricultural questions, and at different times he has headed practically all British organizations for the furtherance of agricultural interests.

One of Lord Bledisloe's outstanding accomplishments was his work as Chairman of the Royal Commission on Land Drainage, which reported in 1927. After this work was completed he set off to the Argentine, Uruguay and Brazil, to study on the spot questions relating to the export of meat to Great Britain, at the same time concluding arrangements with the South American authorities with the object of preventing foot-and-mouth disease being spread by carcasses reaching England. His immersion in the application of science to agriculture is so deep that to him it is not amazing that green grass can be fed to a black cow and that she will produce white milk from which yellow butter can be made.

In his sixty-third year, Lord Bledisloe's appointment to New Zealand has caused some surprise to his friends—it has, perhaps, occasioned some heartburnings, too—though they recognize his fitness for the post. In the House of Commons he was a popular member, though his melan-



LORD BLEDISLOE

Known as England's greatest farmer, who has recently been appointed Governor-General of New Zealand.

choly air and monotonously mournful tone in speaking earned for him the nickname of "Cheerful Charlie." In a recent speech in the House of Lords he said that the outlook for the British farmer filled him with despair.

To Wiltshire men all over the world, and especially in Canada, Lord Bledisloe will long be remembered for his proposal to the British Government that the Forest of Dean, which adjoins his birthplace, should become Britain's first National Park. This suggestion was made after he returned from a visit to Canada, where he was profoundly impressed by all he saw at Jasper, Prince Albert and Banff. For some years he has realized that Great Britain is behind Canada in the way of providing a sanctuary for wild flora and fauna, and also a place of rest, refreshment and recreation for weary brain-workers in the crowded cities and towns. These people have none of the advantages of a country house in which to enjoy their short annual holiday, and can only resort, as an alternative to their strenuous work, to such hectic centres of entertainment as Margate, Brighton and Blackpool.

In a comparatively small country such as England, with its population of about 40,000,000, mostly living in an urban atmosphere, the creation of a National Park seems more essential to their physical and mental well-being than in Canada or in any of the countries in which they are so familiar. This was the gospel that Lord Bledisloe preached to the British Government, and he offered to give them a farm on his own estate as a beginning. This farm commands a magnificent view across the estuary of the River Severn to the Cotswold Hills beyond.

Lord Bledisloe hopes to return to the Old Country from New Zealand in five years' time to find agriculture better than when he left it. The present state of affairs on the land is well described by a Devonshire farmer who, after attending a number of thanksgiving services, composed the following verse to the tune of a well-known harvest hymn:

We never plough nor scatter  
The good seed on the land;  
Because it does not matter,  
With German corn on hand.  
All the food around us  
Is sent from foreign parts;  
With ruined farms around us  
And farmers' broken hearts.

The best way for Wilbur Glenn Voliva to convince everybody that the world is flat would be for him to go to the edge and fall off.—*Indianapolis Star*.



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# LOBBY AND GALLERY

By E. C. Buchanan

## The Last Fortress Fallen

THE flag is not at the half-mast at this opening of parliament although many there are who hold that it should be on account of the great sacrilege that has been done on Parliament Hill. For the last sanctuary of men in this country is violated. The final sacred asylum of harassed Canadian manhood, the reward of age and accomplishment, is no more. Mr. King—the consequences be on his own head!—has done it. He has introduced a woman into the inner temple of masculine exclusiveness, the Senate of Canada. For years he had been threatening the Senate, but it was never thought his enmity toward it was as great as that. The only excuse that can be offered for him is that, being himself a bachelor, he knew not what he was doing.

What the elder statesmen are thinking as they sit waiting for Senate Leader Dandurand to escort the first Eve into their holy of holies may well be imagined. Or, perhaps it would not be well to imagine it. And it should be one of the most engaging spectacles of the session when they have to subdue their emotions and make the display of gallantry that the occasion demands. Fancy their feelings when they have to amend the form of address exclusive to the Senate since Confederation: "Honorable Gentlemen." For they are rather old, most of them, to take easily to new ways. The Commons, of course, has had its woman member for eight years now, and has got used to the situation, but the Lower House, the creation of the populace, has never been the bulwark of the old order that the Senate has been. And besides, the Commons has had to endure worse afflictions than the presence of a woman — Mr. Bourassa, Mr. Woodsworth, and the Progressive "Ginger Group," for examples.

For this surrender of the citadel of men's privilege the Prime Minister is responsible, although perhaps he was aided and abetted by his brother-in-progress, Mr. Lapointe. It is no secret in Ottawa that Mr. King exercised his prerogative against the wishes of the majority of his cabinet colleagues, who are more old-fashioned and could see no reason for this departure. The ministers from Ontario, from which province the first woman Senator is appointed, emphatically dissented—most of them, at any rate. They were not persuaded that it was a good political move or that even the women of the country demanded this additional measure of recognition. Mr. King, however, was determined about it.

Perhaps even now Mr. King is wondering if he did not make a mistake. For to-day he is in somewhat the same position as the judge of a baby or a beauty competition after the decision has been rendered. The measure of his popularity among the fair sex is affected by the disappointment his choice has occasioned. That comparatively small coterie of Canadian women who were persuaded that the status of their sex depended on representation in the Senate were not of one mind as to who should be singled out for the initial honor, and approval of the Prime Minister's selection is by no means unanimous. The appointment was not an hour old till there were murmurings in the dove-cotes of Ottawa.

The Honorable Mrs. Norman Wilson, first woman senator of Canada, has not been prominently identified with the cause of "women's rights." One is assured, in fact, that so far from desiring to carry the banner of her sex into the Senate, it was very much against her personal inclination that she was prevailed upon to accept the honor. She is the wife of a well-to-do lumberman of Ottawa and the mother of a large family. She is active in social welfare enterprise and has taken a modest part in local Liberal organizations. Her husband sat in the Commons for Russell County, Ontario, from 1904 to 1908 and was an unsuccessful candidate in Ottawa in 1925. She is a daughter of the late Senator Robert Mackay, of Montreal. A woman of great personal charm and social graces, her selection has at least spared the senators from having in their midst one of the earnest and militant "suffragette" type. The word passes that in the opinion of the Prime Minister she represents the kind of Canadian womanhood most deserving of recognition in the public life of the country.

And so Mr. King has made good the promise he gave five years ago at Richmond Hill that he would reform the Senate. What a radical kind of reformation!

## The Final Session?

SHORTLY after this is off the press, the fourth, and what is likely to be the final session of the sixteenth parliament of Canada will be under way. The ceremonial and dignity of the opening are as impressive as ever, with the increased colorfulness that has come since Ottawa achieved a larger place among the capitals of the world. There is little of pre-opening curiosity regarding the Speech from the Throne, since it has been possible to fairly closely forecast the contents. Two matters about which there is some final uncertainty are the question of the abolition of liquor exports to the United States and the project for recasting the financial structure and writing down the capitalization of the Canadian National Railways. In the case of the former, although the Prime Minister is committed to the policy of shutting off export, opposition lingers and it is still thought the government may hesitate to press the issue. Regarding the latter question, even if legislation should be indicated in the Speech from the Throne, it is thought that, with a view to shortening the session in order to get the general election on as early as possible, the government may not seek to have anything done for the National Railways this year.

The temper and strategy of the parties in the Commons will largely determine the course of the session. The idea advanced in these columns a couple of months ago that the session may be foreshortened by a sudden dissolution is now entertained by not a few followers of politics in Ottawa. Whether the Conservative opposition will follow the usual pre-election tactics of making the most of the session for campaign purposes and thus furnish Mr. King with an excuse for dissolution on the ground that the business of the country is being obstructed, or will choose to hold its fire for the campaign in the country and so join with the government in an effort to shorten the session—this will be determined by Mr. Bennett and the party caucus. In whatever way its curtailment may be accomplished, it is now the feeling of Ottawa that the session will be over in time to permit of a general election in August or thereabouts. This would enable the King government, or, in the event of its defeat, its successor, to proceed to the important business of taking part in the Empire economic conference being arranged for the autumn. Ordinarily, the session should last till well into July, but if the government finally settles to an election, which in all probability it will, this parliament may be no more before June is very old.

Should the House of Commons be in a normal humor, the first three or four weeks of the session would be taken up with a debate on the Speech from the Throne, but party strategy remains to be formulated and this demonstration may be curtailed. Whenever the House is ready to proceed to actual work, the ministry will have measures for its consideration. As it is adopting no policy on the issue, it will be able to submit its radio broadcasting bill without delay. As previously indicated, the government is taking no stand on the question of nationalization of broadcasting, but is merely offering a bill incorporating the recommendations of the Aird Commission and proposing to allow a special committee of the Commons to do what it likes with it. Another measure that will be presented early in the session is a revision of the Canada Grain Act calculated to remove any question of the validity of the Dominion legislation. Some people hold that the present act encroaches on provincial jurisdiction in respect of property rights, and the new bill will bring it into line with the constitutional position. A third measure which should have prompt attention will carry out the government's policy of more generous treatment of the war veterans in the matter of pensions. Legislation for the ratification of the agreements between the Dominion and the provinces of Manitoba, Alberta and British Columbia providing for the transfer of natural resources to provincial control is in course of preparation. The government will have some resolutions to offer in connection with the ratification of the report, made public a couple of weeks ago, of the constitutional conference held in London toward the end of last year and which proposes steps toward confirming the equality of status of the Dominions.

## The Outstanding Issue

QUESTIONS of trade and the relation of tariff policy thereto should to a large extent dominate the session, and so the budget will be more than ever the feature of ministerial legislation, regardless of whether it produces any departure in policy or not. Those who are closest to the cabinet are inclined to deprecate expectations of extensive tariff revision, believing that the course of the government will be along the lines of political safety. They hold that with an election impending, the government will not care to offend the West by extensive increases in the tariff, while in respect of the East it will count on satisfying public opinion by campaign assurances as to what it will do after securing a new mandate from the country. It is thought the forthcoming economic conference will be used as an excuse for the postponement of the submission of anything in the way of fiscal policy designed to promote Empire trade and economic co-operation. In fact, Ottawa political observers who enjoy close contact with the administration seem to think that caution will be the watchword in connection with all controversial issues throughout the session. It is never safe, however, to be too confident about the way matters will go in parliament. The session may produce some surprises. There will be curiosity as to what line the Conservative opposition will take in tariff matters. If Mr. Bennett's party is prepared to accept the tariff as the issue of the election, it should have something to say for itself during the session. Of course, the United States Congress has been so slow in working out the proposed tariff revision against Canadian products that public interest in this country in the matter has somewhat subsided, but the American threat is still present and continues to afford the Tories the best opportunity they have had in years to preach their traditional policy.

## Civil Service Salaries

THE commission, of which Mr. E. W. Beatty of the C.P.R. is chairman, which has been investigating the whole question of civil service classifications and salaries has completed its work and presented its report to the government. Its recommendations will be laid before parliament. The commission was originally appointed to advise the government as to the treatment, in the matter of remuneration, technical employees of the state should receive in order that their reward should correspond in some measure to what they could command in industrial or commercial life. The civil service had been losing many valuable scientists and other technically trained men who were attracted by higher remuneration in the business and industrial community, a number of them having gone to the United States, and the government came to the conclusion that the time had come when something should be done to keep such men in the service of Canada. However, the appointment of the commission was a signal for a demand from nearly every class of employees in the service for special treatment as technical workers. The



REMARKABLE PICTURE OF INDIAN TIGER HUNT  
Taken recently at a hunt in Himalayan territory led by Sir Frederick O'Connor, Governor of Nepal. The picture shows some of the fifty elephants which were used en route to the tiger country.

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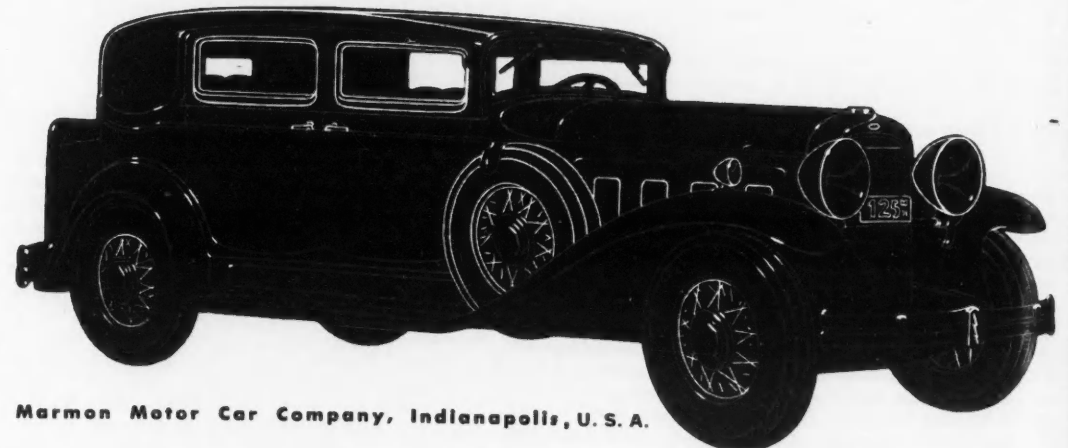
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commission had hardly got down to its task before the government revised its reference and required that it take up the classification and salaries of the whole service, having as its guide the salaries paid in industry and business. It is to be expected that the Beatty report will disappoint many in the service who hoped to be classified as technical workers and be paid accordingly. In the meantime, some thousands of civil servants in Ottawa are eagerly awaiting

the publication of the commission's findings, which are being reserved for parliament.

## Col. Jim Cornwall

By P. W. LUCE

WHEN two or more sourdoughs are gathered together there is much reminiscencing and many strange facts are brought to light for the edification of a generation that knew not the stirring days of '98. Vancouver is a favorite meeting place for these old-timers, but it is rarely indeed that any two men can crowd in more palaver in a few hours than did Col. "Jim" Cornwall, trader and explorer of the Peace River district, and "Bill" Brewster, veteran guide of the Rocky Mountains who makes his headquarters at Banff.

Both men took part in the gold rush of the Yukon, neither with striking success in so far as monetary gains is concerned. But if they found no fortune they at least had a good time.

In those far-off days Col. Cornwall was known among the half-breeds and Indians as "Pamo-Chassoes", while Mr. Brewster answered to the name of "Napitism". It was by these strange words that they greeted each other when they met in Vancouver recently.

"It's thirty-two years since I first came across you," said Mr. Brewster. "It was on the shores of Lesser Slave Lake. I was trying to find an overland route to the Yukon at the time."

"I remember," agreed Col. Cornwall. "I had a trading post on the lake; had had it for some years, in fact, and I was mighty glad to see an army of potential buyers headed in the direction . . . Say, do you remember that Indian girl who made moccasins for you before you went north?"

"Well, I used to be better at remembering girls than I am now," admitted Mr. Brewster. "Was her name Isabelle? Or was it Grace?"

"Wrong. Try again."

Mr. Brewster pondered for a long minute, then: "I have it now! Her name was Mary—Mary—Mary Miskanack. A fine looking girl! She made good moccasins, too."

"You bet they were good," declared Col. Cornwall, smacking his lips in remembrance of a long-ago feast on an overlong journey. "They were the best moccasins I ever chewed in my life!"

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Dr. von Kunitz, at the Piano  
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# AT THE THEATRE

## Flavour of Budapest

BY HAL FRANK

**LAURENCE EYRE**, of New Orleans, who authored "Martinique" and "Miss Nellie of New Orleans," undertakes in "Gala Night" (Princess Theatre—this week) to write a farce comedy with the sophisticated nonchalance of the Continental maestro, as exemplified in the orchidaceous flowerage of Budapest and Vienna. And he has succeeded so well that his work takes on the flavor of a very good translation from the Hungarian or Austrian. Mr. Eyre may have steeped himself in the dramatic works of these countries to achieve this effect; he may even have lived long enough in them to savour and acquire the atmosphere. But rather, I think, having done neither of these things, he has done something that is less obvious and more piquant. He has wedded his literary knowledge of Budapest to his personal intimacy with New Orleans.

It is not so extraordinary. For New Orleans—no middle-western mushroom town—is by virtue of its distinguished origins blessed with a mellowed culture and a temperamental gaiety that are as markedly Middle-European as Kansas is United States. If our thesis be correct, Mr. Eyre has done his job well. The fruit of his matchmaking in texture and coloring is almost wholly Budapestian.

The play is lightly woven and gives delight in wit and characterization and dialogue. It delights also in a richly-embroidered atmosphere—here the practised and loving hand of Eyre is most clearly shown—enhanced by cunningly contrived settings and intelligent staging. The stuff and substance of the piece has been garnered out of the loves and hates of the people of the opera. Paval Zala, first tenor of the Opera and in the Menckonian phrase, cat-nip to women, has tired of his current mistress, Irma Laszle, dramatic soprano of the opera, and feeling an unwanted lassitude in the face of the determined onslaughts of the new soprano, Mitzi Stolz, marries on an impulse Luti Bender, general understudy to the opera, who has loved him all along. But as the marriage has to be kept a secret, owing to a clause in his contract which forbids him to wed, the unfortunate Paval only succeeds in jumping from the triangular frying-pan into the rectangular fire.

The play is a complicated series of rivalries. Irma and Mitzi for the affections of the secretly-sworn Paval; for the leading role on the opening—gala—night of the opera. The rivalry of their dotting husbands for the conductorship and the promotion of their wives' advantage. These interweaving lines through which is threaded, as a secondary motif, the line of fortune of the young composer, Rudi Teles, provide for many engaging situations roughly performed with the essence of amour. The dialogue, always easy and characterful, is given an added zest by charmingly frank biological references whose romantic inspiration, thanks to the literary sophistication of Mr. Eyre's mind, survives the brutal directness of English. The cast is well-attuned to the spirit of the play. Mr. James Rennie, a Canadian who has been a Broadway idol for some time, has personal attractions in abundance and an easy light comedy manner that lends an ingratiating quality to his performance of the harassed tenor. Adele Klier, as the Nordic, but southerly-temperamented Irma is superbly cast, while Beverly Bayne, once a household name in the silent films, is excellent as the spit-fire Mitzi. Czinka Laszle and Heinrich Stolz, the rival conductors, are well played by Jules Epailly and France Bendson. Others worthy of comment in a well-rounded company are Desirée Tabor, George Lessey, Robert E. Lowes and Eve Casanova.

## "Journey's End"

BY P. M. R.

"JOURNEY'S END," the famous war play that has packed theatres in London, Paris, Berlin and New York and incidentally made the fortunes of its author, R. C. Sherriff, and producers, is again drawing capacity crowds to the Royal Alexandra Theatre, Toronto, this week. All the action of the play, as a good many people know by now, takes place in a company head-

**GEORGE FORD**  
Author-manager of "Shreds and Patches," a romantic comedy dealing with early nineteenth century theatrical life in the U.S., which comes to the Princess Theatre next week.

quarters dugout in a British trench on the western front immediately before the start of the big German drive in March, 1918, and the horrors of war, the mental condition of the men who had already been living in this war inferno for years and who were aware of the imminence of this supreme crisis, the big German offensive, are most graphically depicted. It is a play which depends for success, to probably a greater extent than usual, upon the quality of the acting and the realism of the effects—certainly for those in the audience who have had experiences similar to those depicted—and there can be no question as to the merits of the present production in these regards. The company, entirely different from that which played here earlier in the season, is certainly no less capable. Captain Stanhope, the company commander and the central figure in the play, is played in the present case by Richard Bird, one of England's leading young actors, with exceptional ability. His handling of the emotional scenes—the episode of the reading of young 2nd Lieutenant Raleigh's letter to his sister, Stanhope's fiancée, that of Stanhope's forcible refusal to let 2nd Lieutenant Hibbert "go sick," the taking leave of Lieutenant Osborne before the raid and the scene at Raleigh's death just after the big German attack has begun—is masterly, particularly in the restraint shown. His whole performance is most convincing. The latter may be said with equal truth of the work of every member of the company. Frederick Catling as young Raleigh, Henry Stephenson as Lieutenant Osborne and G. P. Huntley, Jr., as 2nd Lieutenant Hibbert, are especially good. This is a play which should be seen by everyone who wants to know what the war was really like.

## Note and Comment

**MAURICE COLBOURNE** and **BARRY JONES** with the Maurice Colbourne Company will return to the Royal Alexandra Theatre next Monday night for their final engagement of this season, in the most sensational bill of their current repertoire—"Man and Superman." Famous for the most daring and unorthodox love scene in the whole gamut of comedy drama, this offering will capture the interest of theatre lovers as few plays have done, and will further enhance the prestige in Toronto of these justly famous Shavians.

"Man and Superman" was Bernard Shaw's answer to a jest that he should write a Don Juan play. Only Shaw's Don Juan is chastened. He is only the mildest part of his former self, for already (in 1903) Shaw anticipates the greater freedom of women and the greater meekness of men. If woman waits motionless until she is wooed it is only as the spider waits for the fly declares G.B.S., and if the fly tries to escape, poor chap, then presto! the web engulfs him coil after coil, until he is secured forever. A sad and ludicrous picture even as that portrayed by the modern Don Juan in "Man and Superman," for while Tanner swaggers a bit as of yore he does so in holy terror of the "Life Force," knowing that it will get him in the end. And of course, it does.

Through three superlatively funny acts Tanner endeavours to elude his fate. But, Ann, whom Shaw calls "Everywoman," captures him at last. Toronto theatre lovers will see a very fine presentation of this sparkling comedy of Don Juan's adventures, with Maurice Colbourne as Tanner, the struggling hero; Barry Jones as Straker, the all-wise chauffeur; Margaret Rawlings, as Ann, and Phillis Coghlan as Violet, the bride who kept a secret. Constance Pellissier, Rule Pyott, Peter Spagnoletti, Claude Haviland-Burke, Esme Vernon, Gabriel Toynce and Charles Emerson complete the excellent cast.

**ON FEBRUARY 24th** Hart House Theatre will open its week's production of the new Canadian play by Mr. Raymond Card, "His Majesty's Maidens." The play is a romantic comedy of the period of 1750 with the  
(Continued on Page 10)

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### Summary of Annual Report Year ending December 31, 1929

PREMIUM INCOME .....	\$ 546,271.93
INTEREST AND OTHER RECEIPTS .....	234,375.06
DEATH CLAIMS AND PAYMENTS TO POLICYHOLDERS .....	437,421.44
ASSETS .....	4,724,181.22
RESERVES .....	4,331,987.00
INSURANCE IN FORCE .....	19,477,000.00

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W. R. HITCHINS, A.I.A., F.A.S., Actuary.  
BRIG-GEN. A. E. ROSS, M.P., Medical Referee.



## MUSICAL EVENTS

## Premiere of "Rio Grande"

By HECTOR CHARLESWORTH

ON FEBRUARY 11th Toronto music lovers had the pleasure of hearing the first performance in America of a brilliant and unique choral and orchestral work, "The Rio Grande," by the young composer, Constant Lambert. The presentation under the baton of Dr. Ernest MacMillan, enlisted the co-operative efforts of the Toronto Symphony Orchestra, the Toronto Conservatory Choir and the most eminent of Canadian pianists, Ernest Seitz. The result was a most memorable and enthralling achievement.

"The Rio Grande" is a setting of a colorful poem by Sacheverell Sitwell, one of a family all engaged in literary production, whose labors have won widespread attention in British literary circles. The poem itself is one of haunting vividness and its author owes something in the way of suggestion to works of the American poet, Vachel Lindsay, like "The Congo." That is to say Mr. Sitwell presents lyrically the visions evoked by a geographical name. In this case it is not the Rio Grande which divides Mexico from Texas, but Rio Grande de Sul in Southern Brazil, which gives its name to a city and a state. The "soft Brazilian air" and the gaiety of life in this sub-equatorial land which Mr. Sitwell sings of, has inspired Constant Lambert, a youth of but 24, to compose a musical setting wonderful in movement and sensuous feeling. To express himself he has chosen the modern medium known as "jazz" but while retaining its vivacious and complex rhythms, he has effected a subtle and ethereal transformation. It is a most fluent, rich and melodious score, diverse and poignant in its shadings, and flamboyant in its harmonic and rhythmic abandon. Lambert employs the "modern" orchestra to the extent of giving predominance to the pianoforte and calling for an augmented force of the various types of tympani. The mingling of percussion, wind, and strings in an orchestral whole is supplemented by harmonic treatment of voices that is most fascinating. It is a work that seems alive and fresh in every mood and progression and the cumulative effect is thrilling.

The genius of Ernest MacMillan as a conductor was never more fully demonstrated than in the fire, rhythmic sensitiveness and vigorous expression with which he handled his forces. He conducted without a score, an achievement in itself with a new work of so novel an harmonic character. Some of the entrances are so unusual that certain local commentators unfamiliar with the score were betray-

ed into assuming errors of detail which in fact did not exist. The orchestra played amazingly well under the inspiration of Dr. MacMillan's beat and the chorus, though it would have been the better for more male voices, sang with admirable verve and smoothness. The vocal score contains solo passages for contralto and baritone and these were excellently rendered by Amy Fleming and George Aldcroft.

The playing of the pianoforte part by Ernest Seitz gave profound interest

to the rendering (especially of the Andantino) was fluent, elegant, and poetic.

The middle offering was a new suite by Donald Heins, viola player of the quartette, entitled "Seventeenth Century Sketches." Mr. Heins is one of the most accomplished and scholarly of Canadian composers, and the taste and piquancy of his arrangements of characteristic airs of the Restoration period made the work captivating. The opening "Prelude" in the atmosphere of the period is admirable in vivacity and delicacy, and throughout the suite the happy balance and disposition of parts indicated Mr. Heins' intimate appre-



CYRENA VAN GORDON  
Chicago opera star who sings at Massey Hall, March 4th.

to the performance. The pianist, so to speak, is the tonal narrator, and to enhance the expressional interest, the composer has called on every technical resource that the instrument offers. The loveliness and authority of Mr. Seitz' touch and tone at once captivated his hearers and the glow and spirit of his performance were glorious. There was one long cadenza, remarkable in rhythmic subtlety and difficulty so warm, so iridescent in its rendering as to cast a spell over the three thousand listeners. Indeed the color, grace and stimulus of the performance cannot be described in the time routine vocabulary of music criticism.

The whole concert was a red letter day in the history of the Toronto Symphony Orchestra. "The Rio Grande" was not the only novelty on the programme. Mr. Von Kunits has seldom displayed so much vitality and command over his forces as he displayed in the early part of the programme when conducting the "Symphonic Phantasy" by Arthur Wade, an Englishman by birth but now one of the viola players of the Detroit Symphony Orchestra. It is a serious work, which though it follows the traditional style is nevertheless charged with fine emotional feeling and broad harmonic resource. Mr. Wade makes use of every voice of the modern orchestra in a rich and effective way. The rendering by the orchestra had vigor and beauty, though the trombones were off at a certain point. Mr. Von Kunits also gave a notably fine interpretation of Beethoven's overture, "Leonora, No. 3," and (miracle of miracles) the trumpet played off stage in the critical moment of the work was mellow and true to pitch.

## Conservatory Quartet

By HECTOR CHARLESWORTH

THE fourth concert of the Conservatory Quartet on February 11th presented a programme of romantic quality and the growing plasticity and intimacy of the ensemble was demonstrated throughout the evening. The organization excels in the vigor, balance and beauty of its intonation, and these qualities were especially demonstrated in the Debussy Quartet which opened the programme. The first movement of this work is of acrid quality, there is a sort of flavor of bitter almonds in it, and it served to reveal the masculine incisiveness of the interpreters. The latter movements are more suave and appealing, and of these

hension of his medium. The five movements following the Prelude are based on old airs of the type which Dr. Pepusch used in making the score of "The Beggar's Opera," and a Hornpipe provides a spirited conclusion. The quartet played the work with rhythmic grace and spirit.

The final number was Dvorak's well known Pianoforte Quintet which served to introduce Florence Singer, one of the most gifted of the younger local pianists. It is a work abounding in Bohemian folk melodies, brilliant and colorful, and admirable in the just balance of interest between piano and strings. It suffers to some extent from diffuseness but has unusual charm. Miss Singer's touch is of fine musicianly quality and she is a clean cut and sparkling technician. Her phrasing was at all times most expressive and perspicuous; and the whole ensemble played with gracious rhythmic appeal.

## Note and Comment

THIS year, when Cyrena Van Gordon appeared in the famous role of "Amneris," in the opera "Aida," her interpretation was acclaimed by many noted critics, to be the finest portraiture in opera. In it her gorgeous mezzo-contralto voice and her sparkling personality find their fullest expression. An entirely new wardrobe, this season, makes her characterization even more perfect. So that even the smallest costume detail might be authentic, Miss Van Gordon conferred with students of ancient Egypt who are specialists of the feminine dress of the period. The result was a cloth of gold costume adorned with 22,000 red sequins of blending shades, each of them hand sewed. This costume was worn in Act II. of Verdi's masterpiece when Miss Van Gordon sang the famous aria which she will repeat in Toronto, when she sings in Massey Hall on Tuesday evening, March 4th.

Even on the concert stage, dressed in conventional formal attire, Miss Van Gordon becomes "Amneris" in temperament as well as in vocal expression, her appreciation of the dramatic never failing her with or without the background of the opera stage.

As one of the leading musical critics has said, "Miss Van Gordon's personality would perpetuate her memory even if her singing were less glorious. Accompanying as it does a practically flawless voice and technique, it leaves no doubt that she is one of the singers who appear but once in a generation." Much interest has been aroused in Toronto musical circles in the first appearance here of any star of the Chicago opera, and more especially when it is the leading light of this great operatic company who comes.

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## City and District Savings Bank

## 83rd ANNUAL REPORT 83rd

MONTREAL, FEBRUARY 10th, 1930.

To THE SHAREHOLDERS, Gentlemen:

Your Directors have pleasure in presenting the Eighty-third Annual Report of the affairs of the Bank and the result of its operations for the year ending December 31st, 1929.

The net profits for the year were \$380,536.98 and the balance brought forward from last year's Profit Account was \$43,749.88 making a total of \$424,286.87. From this amount have been paid four quarterly dividends to our Shareholders: \$3,559.00 each, and the balance of \$416,172.87 has been contributed to various charitable and philanthropic funds—indemnity of the amount of \$10,000.00 interest on the Charity Donation Fund, distributed as usual, leaving a balance at the credit of Profit Account of \$189,736.87 to be carried forward to next year.

It is with deep regret that your Directors record the death, during the year, of two of their esteemed colleagues. Mr. Fred W. Molson, who had been a director since 1912, was taken away quite suddenly almost on the eve of our last Annual Meeting and His Honor the Honorable Sir Lomer Gouin, Lieutenant Governor of the Province and a member of the Board of Directors for the past seventeen years, died on the 25th of March last. We feel that you will share in our sorrow at the loss of these valued members of our Board.

To fill the vacancies thus created, Lieutenant-Colonel Herbert Molson, C.M.G., M.C. and Mr. Albert P. Lesperance, for over twenty-five years General Manager of the Bank, have been elected Directors.

As usual, a frequent and thorough inspection of the books and assets of the Bank has been made during the year.

The report of the Auditors and the Balance Sheet are herewith submitted.

## GENERAL STATEMENT

DECEMBER 31st, 1929

## LIABILITIES

To the Public:

Deposits bearing interest . . . . . \$55,136,774.19

Deposits not bearing interest . . . . . 133,795.65

Charity Donation Fund . . . . . 180,000.00

Other Liabilities . . . . . 1,948,976.01

To the Shareholders: . . . . . \$67,401,547.84

Capital Stock (Amount Subscribed \$2,000,000.00) paid up . . . . . \$2,000,000.00

Reserve Fund . . . . . 2,300,000.00

Balance of Profits carried forward . . . . . 169,736.87

Assets . . . . . \$4,369,736.87

Assets . . . . . \$61,771,284.71

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Assets . . . . . \$61,771,284.71



JEAN ROWE  
Soprano, and pupil of Mica Gale, who will give a song recital at Toronto Conservatory of Music on February 25th. She will be assisted by Alice Rowe Harkness, soprano, and Gordon Hallett, pianist. Miss Rowe recently returned from one of the British Canadian Music Tours conducted by the C. P. R.

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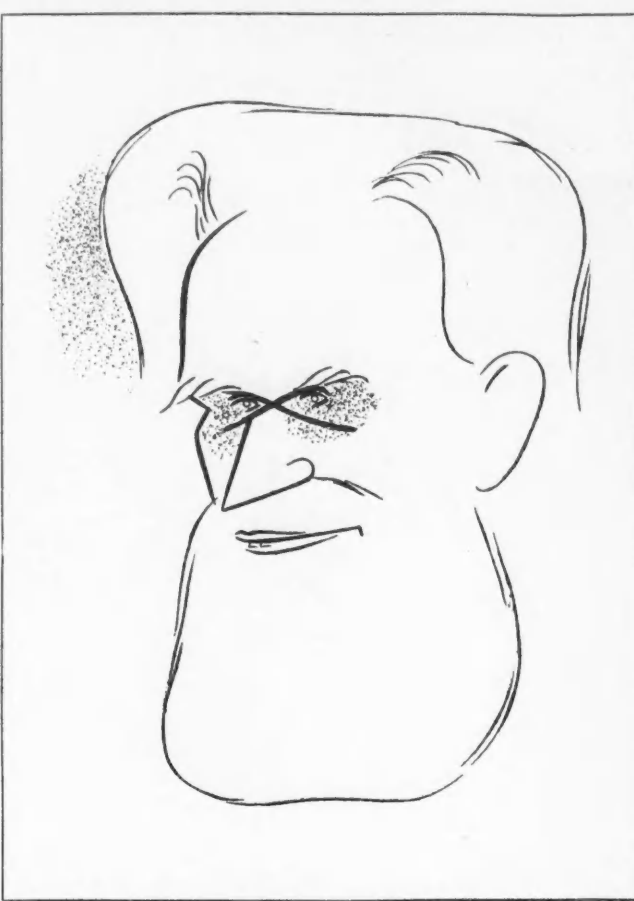
By W. STEWART WALLACE

CANADIAN historical literature is rich in biographies. With the curious exception of Robert Baldwin and Edward Blake, there is hardly an outstanding figure in Canadian history of whom we lack a biography or autobiography. Some of these books are of high merit. Sir John Willison's *Sir Wilfrid Laurier and the Liberal Party*, Professor Wrong's *Lord Elgin*, and Professor Waugh's recent *General James Wolfe* will stand comparison with the best biographical work in Great Britain or the United States. To this group of first-rate Canadian biographies must now be added another title. Professor New's life of Lord Durham, which has just been published by the Clarendon Press, immediately takes rank as a book which stands in the first grade of biographical literature.

If genius is "an infinite capacity for taking pains" then Professor New's book is a work of genius. No more thorough piece of historical research has been published in Canada for a long time. How many years Professor New has devoted to his study of Lord Durham I do not know, but it must have taken him a good many to cover the ground which he has traversed. He appears to have exhausted not only the printed sources, but also the manuscript materials relating to Durham, both in Canada and in England. The list of manuscript papers consulted by him, which he listed in his bibliography, is forbidding in its extent, and fully entitles the author to the acceptance of his claim that his book is based "almost entirely on primary sources."

Exhaustive though his researches have been Professor New has, however, the happy faculty of wearing his load of learning lightly. In writing his book he has kept in mind the general reader as well as the student of history, and the result is that his narrative flows with an ease and smoothness that carry one along irresistibly. At times his style rises to a note of distinction as in the paragraph in his preface in which he sums up Lord Durham's personality, and enumerates his own theory of the function of the biographer: "Much of the storminess of his life may be ascribed to the conflict of great political and social forces, but not a little of it was due to the directness of his methods, the loftiness of his courage, his hypersensitive pride, and his violent temper. In him a magnificent manhood was hampered and marred by a singular childishness—a strange blending of noble visions and petty vanities, high sacrifices and puny impatience, sustained devotion and fiery temper, and through it all more than a touch of heroism. All his life the state of his health was such that few men so circumstanced would have thought of engaging in any form of public work. Through seasons of intense pain and into one physical breakdown after another, he laboured on for the love of England that was in him; though frequently embittered, he responded to every call and continued to make labour and trouble for himself until tuberculosis, added to his other maladies, cut off his life. He was spurred on, no doubt, by ambition as well as by patriotism, but it was the sort of ambition that we covet for our sons and daughters. I do not pretend to have been unmoved by such considerations, but I believe that the weaker elements in Lord Durham's character are also clearly revealed. My business has been primarily to describe and interpret, and not to praise or blame. I have conceived of the task of the biographer as simply to set the stage and permit the central figure, his colleagues, friends and opponents, to speak and act for themselves."

The first half of the book is occupied with an account of Lord Durham's life before he came to Canada, of his education at Eton, his early parliamentary career, which resulted in his becoming known as "Radical Jack", the part that he played in the passing of the great Reform Bill of 1832, and of his diplomatic work in Belgium and Russia. The latter half of the book is wholly occupied with Durham's career in Canada and his famous *Report on the Affairs of British North America*. This part of the book is prefaced by a chapter on the Canadian situation, which is one of the most penetrating and discerning analysis of the political history of Canada in the years preceding 1838 which has hitherto been written. Though Professor New's sympathies are no doubt with Lord Durham and the



HAVELOCK ELLIS  
A new Caricature by Eva Herrmann.

ideas which he advocated, his strict historical impartiality prevents him from falling even into some of the errors into which Lord Durham and Charles Buller fell. Especially discerning and courageous is his treatment of William Lyon Mackenzie. "The post-rebellion situation" he says, "cannot be understood until we dispossess our minds of two popular fallacies in regard to William Lyon Mackenzie—that he had been the leader of the reform party in Upper Canada, and that he and his rebels fought for responsible government." He points out that the recognized leader of the reformers during the whole period in which Mackenzie was a member of the Assembly, was Marshall Spring Bidwell, one of the noblest figures that ever trod the parliamentary stage in Canada; and he is a considerable pains to show clearly that Mackenzie did not advocate, and did not fight for responsible government in the sense in which it was advocated by Robert Baldwin, sponsored by Lord Durham, and put into practice by Lord Elgin. Professor New's summary of Mackenzie's place in Canadian history so discriminating and so just that it is worth quoting in full:

"Mackenzie was not a constructive political thinker, but he was of the stuff of which good leaders of revolt are made. Always on the track of wrong-doing, he sometimes saw evil where it did not exist, he was frequently violent, abusive and even wild in his language, but he was a man of rugged independence, high principles, stalwart courage, indefatigable industry, a fiery hatred of oppression and injustice in every form, and a passionate love of liberty. He was heroically unselfish, and he suffered more for his convictions than any public man of his time. He led a revolt against conditions under which men who loved freedom could never be content. For his zeal and public spirit, frequently mistaken as it was, Canadians of succeeding generations must be sincerely grateful. He laid the axe to the root of the tree. He made possible the constructive period which followed the rebellion and Lord Durham's report."

In the same way, Professor New deals with an impartial hand with Lord Durham himself. The third Earl of Durham, who placed at the author's disposal the Durham papers at Lambton, "understood and approved," says Professor New, "of the type of biography which I proposed to write—no faults to be obscured, no unfavorable criticism withheld, where it was necessary to a discernment of the truth." Professor New dismisses some of the stories of Durham's arrogance and petulance, and it is clear that he thinks this aspect of his character has been exaggerated. But he makes no attempt to conceal Lord Durham's faults where the evidence is clear. He paints scrupulously the wart on Oliver's face. Nor does he fail to note the weak spots in Durham's report, especially his mistakes in connection with the French Canadians, and his inaccuracies with regard to the situation in Upper Canada. But this recognition of Durham's human limitations is balanced on the other hand by a vivid appreciation of Durham's magnificent and heroic contribution to Canada and the British Empire. There is a profound

sincerity in his application to Durham of those lines in which Colonel John McCrae paid tribute to "The dead master":

"Amid earth's vagrant noises, he caught the note sublime;  
To-day about him surges from the silences of Time  
A flood of nobler music, like a river deep and broad,  
Fit song for heroes gathered in the banquet-hall of God."

## Advocate Unrestrained

"FOR THE DEFENCE: THE LIFE OF SIR EDWARD MARSHALL HALL," by Edward Marjoribanks; Macmillan, Toronto; 471 pages, 24 illustrations; \$5.

By B. K. SANDWELL

MARSHALL HALL, whose name became familiar to Canadians, even if they had not heard of him before, when at the close of his career he defended Alfonso Austin Smith, grandson of the Toronto millionaire, on the charge of the murder of his wife's lover, was one of the most remarkable products, though not at all a typical product, of the modern British judicial system. He was a brilliantly effective advocate, especially in defence, largely owing to the fact that he was able to throw every ounce of his immense intellectual and emotional energy into the cause which he happened at the moment to be pleading. He was in no sense a great lawyer, and some of his methods of influencing juries and even judges can only be defended upon the ground that when a human life is at stake an advocate who honestly believes his client innocent is entitled to do anything that he can "get away with" in order to save him. Marshall Hall "got away with murder" metaphorically speaking, on many occasions when he was defending persons, some of whom must have been murderers, though the majority were probably victims of the long arm of coincidence. He did not always get away with it, however, without disastrous results to himself, and one of the reasons for the interest that his biography has aroused in England is the prolonged struggle which went on between the great advocate on one side and a small group of judges and the Northcliffe press on the other, a conflict which for several years reduced the lawyer's income from thousands to hundreds, and checked a political career which might have been as brilliant as his forensic one. The Northcliffe grievance arose out of some careless and unimportant words used by the lawyer in a libel case against the *Daily Mail*; but the judges had much more substantial provocation, and a dispassionate reader of this book can hardly avoid the conclusion that it would be a bad thing for British justice if Marshall Hall's methods came to be extensively employed by men of lesser quality.

"It is not generally appreciated," says the biographer, "how rapidly and recently the modern rules of moderation and fair play in advocacy have grown up." Coke three hundred years ago, and Erskine a hundred years ago, repeatedly used language and innuendo "for which a modern counsel would be summoned before the Benchers of



## "BYRON"

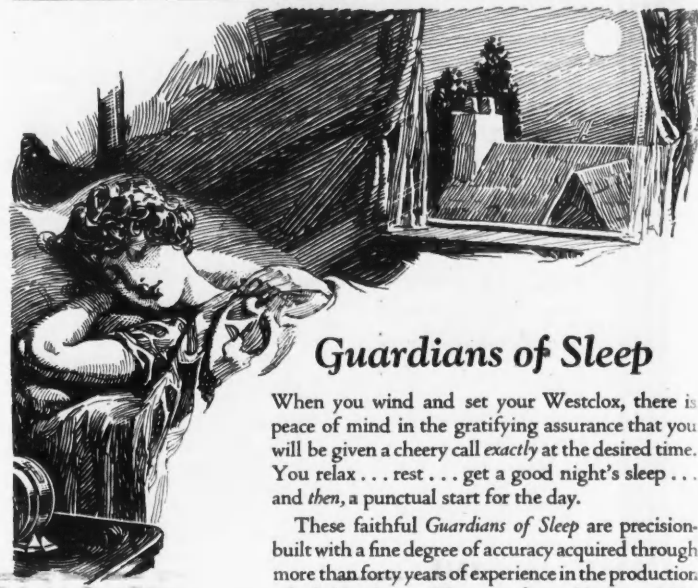
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(Author of "Disraeli")

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his Inn, and perhaps disbarred," and even in the 'eighties Sir Charles Russell maintained, against growing criticism, a degree of licence which has since been generally abandoned. For several years the history of Marshall Hall's career is really the history of the conflict between the old and new conceptions of advocacy; and only the sterling honesty and overwhelming sincerity of the man himself, combined with the fact that his lapses were always unpremeditated and were due to his passionate absorption in his client's fate, enable us to pardon him for being on the wrong side of the conflict.

For the rest, the present volume contains a score or more of condensed accounts, written from the legal point of view but not the less interesting for that, of the proceedings in as many of the most dramatic and intriguing criminal and civil cases of the last forty years. They include the Crippen case, in which Marshall Hall was not engaged, but concerning which he had a plan of defence which looks as if it would in all probability have saved that unfortunate man from the gallows; but Hall was out of the country at the time of the police court proceedings, and the line of defence which Crippen adopted at that stage made it impossible for Hall's line of defence to be used later on. The Crippen case, which is in any event one of the most celebrated murder cases of the century, and is particularly well remembered by Canadians from the fact that Crippen was arrested upon landing in this country, to which he and the woman he loved had fled in the hope of starting a new life, was the case of a man who undoubtedly caused the death of his wife by administering a then little known drug called hyoscine. Hall's theory, which the murder jury could probably have been made to believe if it had not been contradicted by the defence theory put forward at an earlier stage, was that the drug was administered by Crippen, not only at the time of the death but for some time previous, as a hypnotic, for the purpose of enabling him to spend the night with his paramour without his wife's knowledge. The dose would have to be increased from time to time, and on the fatal occasion an overdose was administered, but with no intent to murder. The theory is conformable with what we know of the character of the unfortunate Crippen, and is not only plausible but is quite likely to be true; with Marshall Hall to enunciate it, it would have required a brilliant prosecution to break it down.

#### Petting the Pug

"IRON MAN," by W. R. Burnett; Longmans Green and Company, Toronto; 312 pages; \$2.00.

By A. RAYMOND MULLEN

IF YOU would write a novel which shall be described as "beautiful" by such eminent persons as Dorothy Canfield and Heywood Brown "Iron Man", will furnish you a reliable recipe.

Take the six most vivid accounts of prize fights you can lay your hand on, flavor them with carefully selected excerpts issued by the publicity agents of professional pugilists, add zip and sparkle by injecting conversations heard in speakeasies, cabarets, and night clubs, shake the mixture vigorously enough to blend its various ingredients and serve to the highbrow critics. They will love it. And what is more important, that will say so.

Coke, the "iron man", is a sub-normal savage who is aroused to ecstasy by the sight of an opponent bruised, bloody and very nearly unconscious. At such a sight he smashes and pummels his helpless victim into total oblivion and in so doing is gloriously happy. In other words he is a "fighter" as distinct from a skilled boxer. He is the type of brute which serves a large proportion of the population of the earth as a hero. Of sportmanship in its true sense there is not a grain in his make-up. He typifies what the American people has chosen to consider a "real he-man".

His manager and trainer, Regan, is a foul-mouthed drunkard. Coke's wife would best be described by a word frequently employed in Holy Writ but hardly fit to appear on the pages of *Saturday Night*.

Wherein, then, do Miss Canfield and Brown find the book beautiful? Specifically, they mention only the incident of the final break between fighter and manager. I will frankly admit that the author has achieved something of a feat in finding anything resembling normal human emotion in two such unlovely characters. It is good to learn that the precious pair can feel some regret at the severance of a partnership which has lasted for some years. Does this constitute beauty? I once saw a well-known glove artist airily toss a dollar bill to a bell-boy. Very likely the gesture was a beautiful one but it did not impress me as such at the time.

The novel—is this sort of thing a novel—is a series of descriptions of fights in the last of which, I am happy

to relate, Coke is badly beaten and loses his championship. For those who know nothing of the manner in which a pugilist prepares for a fight the training camp episodes will be enlightening. For the rest it is a record of the conversations of a world which few people, fortunately, know very much about.

The book has vitality; the accounts of the various fights are exciting; the glimpses afforded of the underworld vivid.

But if all this glorification of the savage, the vicious, the depraved in life is beautiful I am going to confine my future reading to books which judged by this standard, are unattractive, coarse and inartistic. Let me see if I can find my copy of "Marius the Epicurean"?

#### Outriding Haggard

"BEYOND THE SWAMPS," by Robert Tarnacre; Longmans, Green Co., Toronto; Price \$2.00.

By NATHANIEL A. BENSON

I HAVE just finished reading Robert Tarnacre's first novel, "Beyond the Swamps" at a single sitting of some three hours. I have often heard of those novels "that you simply can't put down when they are once opened," and this is the first one encountered since Remarque was expurgated. It is rather unwise precipitately to write the review of a novel that has given one the old intangible thrill of "Treasure Island," for mistrust is bound to arise in the minds of those senescent savants who stand (and fall) by Gibbon, Carlyle and Dryden. Frankly, as an adventure story, "Beyond the Swamps" will, I think, compare favorably with Stevenson's masterpiece



PROF. C. W. NEW  
Author of "Lord Durham."  
—Photo by George Freeland.

when once it becomes widely known.

Tarnacre's first novel is by long odds the cleverest and most credible story of its type that I have read. It does not leave one with the pleasant thrill of nightmare and demagoguery of Rider Haggard's famous "She" and "King Solomon's Mines," nor is it mere patent history like Henty. Tarnacre has nothing in common with the cheap thrill-mongers of modern adventure story magazines. He is, one feels, a scholar, an amazingly clever master of plot, a subtle wit, and one gifted with a novelist's all-important virtue of character-drawing. There is a great charm in his style and a splendid power in his imagination. In fact his first novel has everything that

a good novel should have. Like H. R. Wakefield, whose first volume of collected stories, "They Return at Evening" was so chilling and fascinating, Robert Tarnacre prints himself indelibly among a reader's "acquaintances" as one whose next book is eagerly awaited.

"Beyond the Swamps" is the story of the crew of H.M.S. Image, a special sub-chaser whose commander, Vallery, calls her "Midge" on account of her insignificance. She is assembled on a lonely African beach just before the Armistice, and is lost in a typhoon. She is driven up a great African river a bit like our Saguenay and at the end is shot into an inland sea around whose shores are lost cities of the old Roman Empire! To tell the plot further would destroy it for another reader.

Tarnacre draws his people of all types in Roman Silenus, with its Shelley's, its Ramsay MacDonalds, its Codys, its Drakes, its mayors, slaves, and citizens. It is all very very real. He annoys one a little at first by his mere casual treatment of the wonders of this present "Rome," but one begins to "feel" the place as one might feel Hamilton or Chicago or some other modern outpost of civilization. As well as throbbing adventure, wit and human sympathy, Tarnacre gets in some telling humorous satire on modern cities and citizens at the expense of the Silenians. Customs and traits that seem detestable, tragic or comic in them are with us yet in a thinly-disguised form. Even at the moment of his greatest thrill Tarnacre is humorous as he reproduces a Roman's account (à la "Caesar's Commentaries") of how the "Midge" by the use of searchlight and fireworks raised a second Siege of Tyre.



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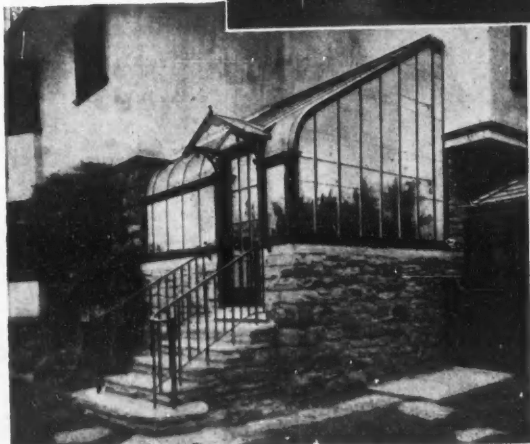
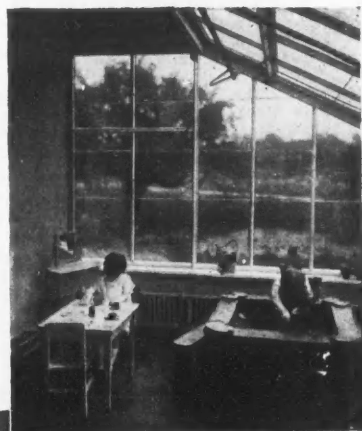
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## AT THE THEATRE

(Continued from Page 6)

earlier scenes laid in France and the later ones in Quebec. Mr. Walter Bowles will play the leading role opposite Miss Elaine Wadson in the principal feminine part. The play deals with the romantic attachment of a young English officer for the niece of a French innkeeper. Because of attention paid the girl by the King at a public fete, she is kidnapped at the instigation of Pompadour, and shipped to Canada as one of His Majesty's Maidens. Some years later, she is united to her English lover who comes to Canada on Wolfe's expedition, is wounded and taken to the Hotel Dieu where he is nursed by his French sweetheart whom he does not recognise in her nurse's uniform, and whose devotion restores him to health. The play gives scope for picturesque settings and splendor of costuming in the uniforms of the officers and the period gowns of the women. It is being produced, of course, under the direction of Mr. Edgar Stone. The first night has been sold out to the Red Cross Society, Ontario division.

"THE LAUGHING LADY," the next all talking comedy to be recommended to Uptown patrons, is in the new well-established Suro vein of subtle comedy and humanization. Ruth Chatterton and Clive Brook are the two leading players in the cast which includes Hubert Druce, of the London and New York stage; Marguerite St. John, also of the stage; Dorothy Hall, Raymond Walburn and other stage players of wide experience. The adaptation of Alfred Suro's play for the all-talking screen was made by Bartlett McCormack and Arthur Richman who wrote several of New York's most successful stage productions. Victor Schertzinger directed "The Laughing Lady" and also wrote the two songs that are introduced casually. Miss Chatterton plays the role of a lady of quality, whose social standing is threatened by a divorce scandal. But

far from allowing herself to be overwhelmed by the accusation of her friends and the insinuations of the newspapers, she fights her own merry battle with a great and admirable display of womanly courage, and true lady that she is she bravely hides her fears and tears with a smile and even a laugh—hence, the laughing lady!

THE Eaton Choral Society will present their eleventh annual concert in the Royal York Hotel concert hall on Tuesday, March 4th. The society, under the direction of Thomas J. Crawford, Mus. Bach, F.R.C.O., F.T.C.L., organist and choirmaster of St. Paul's Anglican Church, are a musical body whose concerts are eagerly anticipated. The rendering of Act I of Wagner's Lohengrin last year by this band of singers, no mean undertaking, was a success in every way. The personnel of the society is made up almost entirely of employees from the departments of the Toronto organization who meet once weekly for rehearsal in the stately and lofty Georgian room, the acoustic properties of which are so suitable.

The major choral number will be Handel's oratorio, "Judas Maccabaeus," with Richard Crooks, the internationally known tenor, taking the part of "Judas" and Frank Oldfield, who was associated with the society so successfully last year, singing that of Simon. The solo, "Arm, Arm ye Brave," will be well suited to Frank's rich, robust baritone voice.

The other choral numbers will include Stanford's "Blue Bird" of wonderful tone-colour; Milford's "Ballet," "Sea Chanteys," by men's chorus and Frank Oldfield, and "Spinning Chorus," for women's voices.

A newcomer to Canada in the person of Emma Otero will make her Toronto debut in the second part of the program. Signorita Otero, a Cuban, critics claim to be the outstanding coloratura soprano find of the day and will with Richard Crooks be heard in solos and together in the duet from "Rigoletto."

THE Hart House Quartet have been engaged by Jas. A. Ogilvy's Limited, of Montreal, to appear on March 12th for the second time this season in Tudor Hall, which is located in the store of the above company. Tudor Hall is probably the only room in a Canadian department store dedicated exclusively to the presentation of organ and other musical recitals. Panelled in true Tudor fashion, and possessing a four-manual Casavant organ, which is presided over by Dr. Herbert Sanders, formerly of Ottawa, Tudor Hall is proving to be the rendezvous of Montreal's social and musical elite.

TOMFORD HARRIS, a brilliant member of the younger school of American pianists, plays the Liszt-Busoni "Spanish Rhapsody" for pianoforte and orchestra with the Toronto Symphony Orchestra at the Twilight Concert at Massey Hall, on Tuesday next, February 25th, at 5.15. The orchestra, under Dr. Luigi von Kunitz, plays the overture, "Phedre," of Massenet (in memory of the late Dr. F. H. Torrington) and Frank Bridge's orchestral suite, "The Sea." "The Sea" is new to Toronto, but is much played by the symphony orchestras of England and the continent.

Statesmen in London ought to be cautious, no doubt, but the discouragement of some suggests they are determined to burn their bridges in front of them.—*Norfolk Virginian-Pilot.*



RUTH CHATTERTON

Who stars with Clive Brook in the talking film comedy, "Laughing Lady" at the Uptown next week.

# Provincial Paper Limited

## Report to Shareholders for Year Ended December 31st, 1929

TO THE SHAREHOLDERS:

Your Directors submit herewith the Annual Statement showing the financial position of the Company at December 31st, 1929, duly certified by the Company's Auditors, Messrs. P. S. Ross and Sons.

In view of the fact that 1929 was a rather unsettled year in the paper business generally, and that your Company was unable to operate quite full time throughout the year, it is gratifying to report that our sales and profits were practically the same as for 1928 as will be seen from the Income Account. Moreover, I am pleased to report that the unfilled orders on hand the first of this month were slightly in excess of those for the same period a year ago.

After deducting from our gross profits of \$1,136,087.50 the sum of \$251,619.97, representing bond interest, etc., and reserving \$250,000.00 for depreciation, \$10,000.00 for doubtful accounts and \$40,000.00 for 1930 income tax payment, there remains from the year's operations a balance of \$584,467.53. From this dividends aggregating 7% on the Preferred Stock were paid, leaving a balance of \$339,467.53 to be added to Surplus Account which with the balance carried forward from the previous year brought that figure to \$526,242.55.

Our Bond Mortgage calls for payment to the Trustee on the first day of May in each year, commencing with the year 1929, of the sum of \$125,000, as a sinking fund and may be met by the surrender of the Company's bonds. You will note from the statement that \$300,000 of bonds were surrendered and cancelled during the year. In addition, we have purchased and hold in our Investment Account \$425,000 bonds of the Company. This renders it unnecessary for the Company to provide for the sinking fund until 1934.

You have doubtless seen in the Press since the first of the year, reference to the acquisition by the Abitibi Power and Paper Company Limited of the entire Common Stock of this Company. Because of our extensive and valuable timber limits adjoining those of the Abitibi Power and Paper Company itself near Port Arthur, this transaction was a natural one and the result is to give us the benefit of the wide connections and strength of the Abitibi Company for the future. The basis of the arrangement was an exchange of Common Stock, share for share. The status of the Preferred Shareholders is not affected by the change of ownership and it is not the intention of the Abitibi Company to merge the two Companies, but on the other hand, to continue Provincial Paper Limited as a separate unit under the same management and along the same lines upon which it has been developed in the past.

Submitted on behalf of the Directors by  
S. F. DUNCAN,  
President.

## BALANCE SHEET DECEMBER 31st, 1929

ASSETS:	
Property and Plant:	
Real Estate, Buildings, Equipment, etc.	\$ 8,819,528.18
Current Assets:	
Cash on hand and in Banks	\$ 243,687.48
Bills Receivable	38,061.12
Accounts Receivable, Less Reserve for Doubtful Accounts	737,935.13
Inventories, Paper, Stock, Supplies, Prepaid Charges, and Pulpwood, including advances on 1930 operations	1,639,327.38
Government Deposit on Timber Limits	18,000.00
Investments	630,577.86
	\$12,127,117.15
LIABILITIES:	
Capital Stock:	
Preferred—7% Cumulative—Par Value \$100.00, Authorized and issued 35,000 Shares	\$ 3,500,000.00
Common—No Par Value, Authorized and Issued—100,000 Shares	100,000.00
Mortgage Debt:	
Bonds—20 Year, 5½% Due 1947 Authorized, \$10,000,000.00, Issued	\$5,300,000.00
Less Redeemed and Cancelled	300,000.00
	5,000,000.00
Current Liabilities:	
Accounts Payable, Accrued Charges and Reserve for Income Tax Payable 1930	\$ 455,338.97
Dividend on Preferred Stock, 1% Payable January 2, 1930	61,250.00
	\$ 516,588.97
Other Liabilities:	
Reserve for Depreciation of Plant and Buildings	\$ 1,000,000.00
General Reserve	1,484,285.63
Surplus, December 31st, 1929	526,242.55
	\$12,127,117.15

## INCOME ACCOUNT

For Year Ended DECEMBER 31st, 1929.

Surplus, December 31st, 1928	\$ 186,775.02
Manufacturing Profit for year	\$1,109,248.82
Sundry Revenue	26,838.68
	1,322,862.52
Less Interest on Bonds, etc.	\$ 251,619.97
	\$ 1,071,242.55
Less Provision for Depreciation of Buildings and Plant	250,000.00
Added to Reserve for Doubtful Accounts	10,000.00
Added to Reserve for Income Tax payable in 1930	40,000.00
	\$ 300,000.00
	\$ 771,242.55
Dividends on Preferred Stock, 7%	\$ 245,000.00
Surplus, December 31st, 1929	\$ 526,242.55

Audited and Verified:

(Signed) P. S. ROSS & SONS,  
Chartered Accountants.

Toronto, February 7th, 1930.

In our opinion the above Balance Sheet and relative Income Account have been properly drawn up so as to exhibit the financial position of PROVINCIAL PAPER LIMITED, as at 31st December, 1929, and the results of operations for the year ended at that date, according to the information and explanations given to us and as shown by the books of the Company. All of our requirements as Auditors have been complied with.

(Signed) P. S. ROSS & SONS,  
Chartered Accountants.  
Toronto, February 7th, 1930.

## OFFICERS AND BOARD OF DIRECTORS

S. F. DUNCAN, President. T. A. WELDON, Vice-President.  
W. S. BARBER, Secretary and Treasurer.  
Directors:—S. F. DUNCAN, ALEXANDER SMITH,  
T. A. WELDON, L. R. WILSON, A. L. FULLERTON,  
A. F. WHITE, E. R. WOOD.  
Stock Transfer Agents: ROYAL TRUST COMPANY,  
Toronto and Montreal.

Bankers: THE CANADIAN BANK OF COMMERCE, Toronto.

EVERY BELL TELEPHONE IS A LONG DISTANCE STATION

## You can call by number , , , , and now reverse the charges

If you want to reverse the charge on a long distance call you do not need to give the name of the person you are calling. It is enough now just to give the NUMBER you want.

You can now reverse the charge on an "anyone there" — or "station-to-station" — call and get a lower rate as well.\*

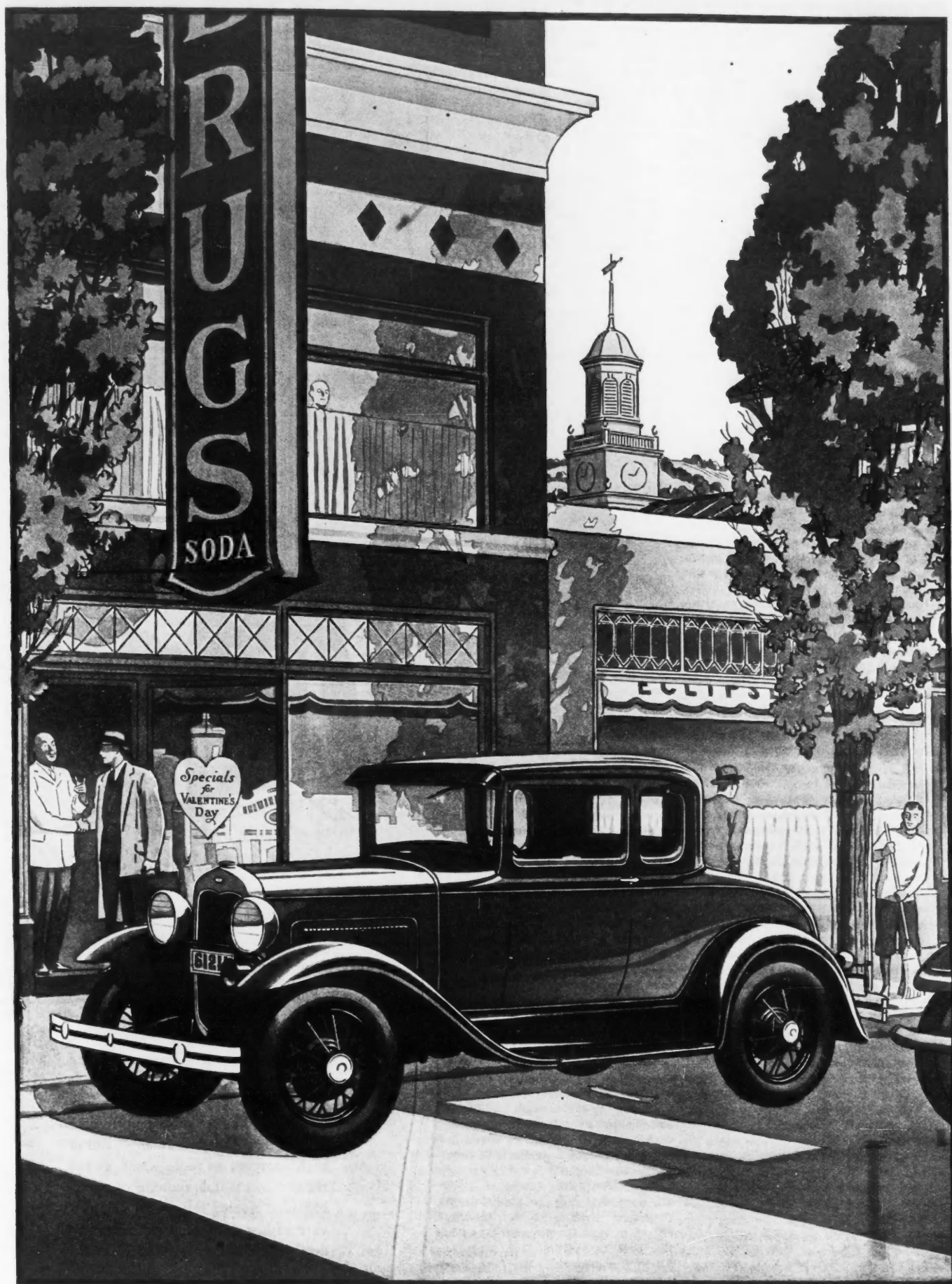
When you are away from home you can get your house or office more quickly and more cheaply in calling by NUMBER and you can still have the call charged to your bill at home.



W. J. CAIRNS,  
Manager.

\*Reversal privilege applies on calls 25 cents and over.





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*A beautiful closed car, distinguished by its substantial grace of line and contour. A particularly good car for the woman driver because of its comfort and reliability. The Triplex shatter-proof glass windshield and the fully enclosed four-wheel brakes contribute to the unusual safety of the new Ford.*

◀▶

### OUTSTANDING FEATURES OF THE NEW FORD

New streamline bodies • Choice of colors  
• Rustless Steel • Triplex shatter-proof glass windshield • Houdaille hydraulic double-acting shock absorbers • Fully enclosed, silent four-wheel brakes • Steel forgings instead of castings or stampings  
• Torque tube drive • Unusual number of ball and roller bearings • Sturdy steel-spoke wheels • 55 to 65 miles an hour  
• Quick acceleration • Ease of control  
• Reliability • Economy • Long life.

◀▶

### NOTE THESE LOW PRICES

Roadster	- \$540	Phaeton	- \$550
Coupe	- \$620	Tudor Sedan	\$620
Sport Coupe	- - - - -		\$655
Three-window Fordor Sedan	- - - - -		\$775
Convertible Cabriolet	- - - - -		\$790
Town Sedan	- - - - -		\$835

*(All prices f. o. b. East Windsor, Ontario. Bumpers, spare tire and taxes extra.)*

*Easy time payments can be arranged through your Ford dealer*



"THE CANADIAN CAR"

## Beauty of line and mechanical excellence

beauty of line and color is its alert and sprightly performance.

BEAUTY has been built into the graceful flowing lines of the new Ford and there is an appealing charm in its fresh and varied harmony of color. Yet more distinctive even than this

As days go by you will find that it becomes more and more your favorite car to drive—so responsive, so easy to handle, so safe and comfortable that it puts a new joy in motoring.

The city dweller—the farmer—the industrial worker—the owner of the spacious two-car garage in the suburbs—to all of these it brings a new measure of reliable, economical service.

Craftsmanship has been put into mass production. Today, more than ever, the new Ford is "a value far above the price." **FORD MOTOR COMPANY OF CANADA, LIMITED**





In the Days to Come

WHAT part will you take in business life five, ten, fifteen years from now? Will you be the head of a business, or will you be content to drift along with the tide?

The man with vision—the man who realizes the possibilities of the future and determines to profit by them—will lay the foundation of his future capital out of his present earnings.

MAKE YOUR BANK BOOK  
MARK YOUR PROGRESS

## The Royal Bank of Canada

S903

Serving Canada Since 1869



## People and Events

Conducted by The Flaneur

SOMEONE remarked the other day:

"How lucky we are, in our vice-regal authorities!" Really, when we come to consider the households where our lieutenant-governors reside, they present a very happy and seemly group. They are a joyous meeting-place for all parties, creeds and classes—and every one goes away in a jovial mood. Such was our reflection on leaving Government House, Ontario, where Hon. W. D. Ross and his charming wife welcome the province to their picturesque home, where daffodils and hyacinths are extending a fragrant welcome. Of course, you know that Mr. and Mrs. Ross come from Nova Scotia, and have all the courtesy and gift for hospitality for which our "Maritimers" are famous.

Whenever the other provinces are in need of a governor or a college president, they just reach down into the Maritime provinces and seize the first magnate they can find. Usually, the chosen one is of Scotch descent, with an early training in the Shorter Catechism. The result of such a choice is generally most happy. "Down East" the people seem to have time to enjoy life and to be polite, even to the stray tourist. There is an exception to this general urbanity—and this is in the realm of politics. Still the political opponents call each other unseemly names, and even the newspapers set them a sad example in the matter of vituperation. Yet, when you visit the Evangeline country and see the glorious old elms or go to Chester and behold the sea—or take a trip across to St. Andrew's-by-the-sea and gaze on the blue of Passamaquoddy Bay, you say "confound their politics!"

ALMOST a hundred years ago, there was born in New Bedford, Massachusetts, a girl who was destined to be the richest woman in the United States. This was no other than the small daughter of Mr. and Mrs. Edward Mott Robinson, whose fortune, even when she was a wee infant, was considerable. It was said of Hetty's father that he "squeezed a dollar until the eagle screamed"—and we do not suppose that this was a libel. Naturally, he became wealthy, and his small daughter showed at an early age that she was a chip of the old block. At the age of eight, she walked into the bank and told the authorities that she had come to open an account. She had been brought up in the home of her grandfather, Gideon Howland, and her maiden aunt,

Sylvia Ann Howland, was a severe Quaker who would tolerate no frivolity. So, Hetty grew to womanhood, sedate and prim, caring chiefly for her bank account. In 1863 Hetty went to New York to live, and straightway became known in the halls of its financial institutions. In 1865, her father died, declaring that he had been poisoned by conspirators. This gave his daughter a life-long dread of poison or assassination. On the eve of St. Valentine's Day of 1865, a wealthy bachelor named Edward H. Green, put a valentine into an envelope. Into another envelope he put a cheque in payment for a very cheap suit of clothes. Then, getting the envelopes mixed, he addressed the valentine to the tailor and the cheque to Miss Hetty Robinson. When the cheque arrived, Hetty was completely overcome. Here was a man worth millions, who was so careful of his money, that he paid the very lowest price for his clothes. She decided to accept Mr. Green.

SOME years ago, the world was amused and interested by a book with a suggestive title, "The Private Life of Helen of Troy." The great and lovely queen of long ago, who deserted home and husband, and eventually returned to a dull but proper life, was presented in this book in a somewhat ludicrous light. After all, Helen was a mature matron who ought to have known better. She should have remained in Troy and become president of the Friday Afternoon Book Club, or the Trojan Women's Morning Musical Circle, instead of curvetting about the Mediterranean with that saucy and handsome Paris. We were ever so interested when we learned that the learned author, who had done so much research work into the private life of Helen of Troy, was no other than Professor John Erskine of Columbia University, New York. Such a name could go with nothing but respectability; and we were rather disappointed by the extreme propriety of the Fessor's book.

When the Professor went farther and produced the romance, "Galahad," those of us who cared for "The Idyls of the King," and associated them with childhood dreams of fair women and brave men, were more than disappointed and longed to avenge the gallant Galahad. Of course, Mark Twain started the game of whacking the Round Table when he wrote "The Yankee at the Court of King Arthur" because he would never have been asked to sit down with those knights. However, when Professor Erskine came to Toronto and spoke on life and literature, with a dash of morals, we surrendered to his personal charm and heartily approved of his remarks concerning Jacob and King David, who after all, were anything but ideal knights. Professor Erskine is an American citizen of Scottish descent—and has the best that Edinburgh and New York can bestow. May he come back to Canada!

WE CANADIANS have rather over-advertised our winter scenery—and then we complain when foreigners arrive in July and August, wearing toboggan suits. As a matter of fact, we have only ourselves to blame, for we have talked of our ice palaces and our toboggan slides, until the world has refused to believe in our summertime. Still, "the poetry of Earth is never dead," as John Keats reminds us. On a certain February evening, we went forth to play the innocent game of bridge; and, on our way to the game, we considered that we are a foolish folk. Here was a perfect winter night, crisp snow beneath our feet and a sapphire sky above us. And the best thing we could think of doing was to go into a stuffy room and throw silly little cards about, while we vainly ask what was trump. And all the pageantry of winter was before us! Then there was a moon—such a moon as you hardly see in harvest days—silvery and fair, looking as if it were cut out of ivory in that sapphire sky. There lay a white world around us—sheer magic, with cold stars peeping down at the foolish mortals who were going to play a game called bridge, when all outdoors called to them to stay out and play some game which Boreas himself might condescend to teach them.

An Englishwoman, who has been in Canada only since last July, was talking the next day about the glories of the night before.

"We went for a splendid tramp," she said. "But did you ever see such moonlight? Not since we crossed the Indian Ocean have I seen such bright stars—the kind that Kipling talks about, 'that blaze in the velvet blue.' And then I found that most Canadians stay in the house on winter evenings. What are they thinking about?"

## "You'll be ALL RIGHT at a Statler"



What better assurance can a traveler have than that he's going to a hotel where he'll be comfortable, well-served, and where he'll get more than his money's worth? That assurance is his—and yours—at a Statler.

You can be sure of the up-to-date attractiveness of your room—and of such comforts as radio which awaits the turn of a switch, running ice water, bed-head reading lamp, your own private bath, a morning paper under the door when you wake; and excellent restaurants, in a variety which ranges from formal service to a lunch-room or cafeteria.

You can be sure of a fair rate—which is posted, by the way, in your room, and which doesn't change with the flow of business.

You can be sure of "Statler Service," which is built on long and careful training of employees in courtesy and interested helpfulness. Every Statler guest's satisfaction is guaranteed.

Depend upon the experience of thousands of travelers who'll tell you, if you inquire in a Pullman, or a ship's lounge, or wherever travelers congregate, that "you'll be all right at a Statler."

## HOTELS STATLER

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[Hotel Pennsylvania]

**THE LIFETIME PEN YOU BUY TO-DAY NEED NEVER BE REPLACED**

No. KRG \$3.00

No. SKT \$5.00

No. K8TC \$10.00

Sheaffer's were first with a lifetime nib—unbreakable barrel... with balance... and today, first with complete writing ease and writing comfort.

Sheaffer's BALANCED Pens and Pencils are gracefully proportioned to eliminate heaviness and writing fatigue—the sad fault of common pens. When you place a Sheaffer in writing position you scarcely feel its weight. Touch the point to paper... it forms words almost effortlessly... writing becomes a pleasure.

Other pens are guaranteed against defect but Sheaffer's Lifetime Pen—with the white dot—is guaranteed for life against everything but loss.

See the fine display of Sheaffer Pens, Pencils, Desk Sets and Gift Sets at your nearest Sheaffer dealer.

Matched Balanced 3-piece Lifetime sets, including new Golf and Handbag Pencil, black and pearl, \$18; Ladies' \$16.50. Other sets lower. Green and black Lifetime Pens, \$8.75; ladies' \$7.75 and \$8.25; black and pearl de luxe, \$10.00; ladies' \$9.00 and \$9.50. Pencils \$5.00. Made in Canada.

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SKIP—(Successor to Ink) 60c. Banishes evaporation, ink spilling and pen clogging.





# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, FEBRUARY 22, 1930

## BOTTICELLI ET AL.

by P. O'D.

Illustration by MARGARET BUTCHER

"ONE thing you've simply got to see," said my friend, "is the Italian Exhibition."

"But why?" I asked, in the feeble way one does, when one knows one is in for something and that all resistance is vain.

"Because it is the greatest collection of pictures that has ever been gathered together in one place in the history of the world, because you'll never get another chance like this in your life, and because—well, because everyone is going to see them."

I will not conceal from the reader, who has already guessed the shameful truth, that the last argument weighed rather more with me than either of the others. I have very little joy of immense gatherings of pictures, however famous they may be. One masterpiece all by itself on a nice, roomy wall, with nothing to distract the attention, may be a very impressive thing. I have, in fact, quite often been impressed on such occasions—after I have been told who painted it, and how much money it cost, and just what parts of it I ought to admire. But four thousand masterpieces crowded together, with their frames touching, all flashing their colors at once and unrolling their majestic beauties and clamoring for notice like a flock of peacocks, become simply terrifying. They put far too much strain on human eyes and human legs and the human capacity for admiration. I retire from the unequal contest, blinded and exhausted, and with an intense longing for the ministrations of a friendly waiter. It is amazing what a thirst one can get in an art gallery.

Neither was I very much moved by my friend's suggestion that I would never again have an opportunity of seeing such a collection as this. After all, there are a great many things that one will never again have the chance of seeing and many more that one will never be able to see at all, now or at any other time. It is only the very young who want to do and see everything. As one grows older one becomes reconciled to the limitations of time and distance and human energy. It is true that we miss a lot, but then we are also spared a good deal of fatigue and disillusion. Besides, we ought to leave something for eternity. There are countless things I intend to do in the future life, if I can only move about as freely as some of the spirits seem to do, judging by the reports of their travels. Not that some of them make very good use of their opportunities. I often wonder why a really sensible ghost should want to hang around spiritualist seances, rapping tables and blowing trumpets. It is a queer taste. Even visiting art galleries would surely be better than that.

But when my friend said that everyone was going to see the Italian Exhibition, I knew that he spoke the simple truth, and that it behoved me to go and do likewise. For weeks the newspapers had been writing columns and columns about this marvelous collection of pictures, and the generosity of Mussolini in letting it go out of the country, and the millions of pounds sterling it represented in value, and the special ship that had been chartered to bring it to England. I knew that everyone who could would hurry off to the show, and that, having done so, they would rush out to tell everyone else what they thought about it, and how deeply they had been moved by it, and how perfectly sweet Botticelli's "Venus" was. Already most of my own friends had announced their intention of going, and I knew that I must act quickly, if I did not wish to be exposed to a lot of very tiresome talk. Being forced to form one's own impressions of a whole horde—or should it be heard?—of masterpieces may become a bit of a bore, but it is nothing to the boredom of being forced to listen to other people's impressions of them. There is something very exhausting about the enthusiasms of one's friends.

"OH, YOU haven't been to see the Italian pictures," they say, with the chirpy gratitude of people who realize that now they can let themselves go. "My dear boy, you must—rully you must! There are a couple of Piero della Francesca's there which alone are worth going miles to see. And there is a little Madonna by Duccio di Boninsegna—one of the very first, dear chap, a complete primitive, but a perfect jewel. It has a gold background and..."

They're off! And they go on like that for a couple of hours, while you moan feebly in protest, and tell them over and over again that you really will go and see the pictures. Indeed, and hint that perhaps it would be better if they didn't spoil the story by telling you all the plot in advance. But they are prepared for that.

"You won't enjoy it unless you have some idea of what you are going to see," they assure you, and then they take a fresh running start. It is horrifying what pleasure people seem to get out of describing pictures and plays to those who haven't seen them. I suppose everyone at heart rather fancies himself as a critic of art and the drama, and this is the only way most people can display their talent. As if the world wasn't already quite full enough of writers and lecturers on these particular subjects! But there is one sure cure for these conversational afflictions.

"Oh, yes, indeed, I was there—wouldn't have missed it for anything," you say. "And did you notice the absolutely fine little St. Mamas by Giambono over in the corner near the..."

And then the enemy realizes that you are well dug and fully equipped with bombs, trench-mortars, and gas, and that a struggle between you is likely to be belabored, protracted, with heavy casualties among the painters—not to speak of the saints they depicted—so you both declare a truce and drift off into sensible subjects like the price of liquor and the chance of getting a couple of partners for a foursome.

Making all these things into consideration, I decided to spend a couple of hours at the Italian Exhibition would be expended. Like having a tooth pulled, it would hurt, but would save a lot of subsequent pain. But I nearly fainted out at the very last moment and hurried away in the sort of feeling which the sight of a dentist's waiting room always gives one. The courtyard of Burlington House was packed tight with automobiles, crawling

up to the door and dumping art-lovers by the hundreds. Humbler aspirants like myself on foot filled the remaining space, and between us all we made the august entrance to the Royal Academy look like the cheap gate at a football match.

Checking one's umbrella took about half an hour, and the frenzied men behind the counters tore them from our grasp as though they were in two minds whether or not to bash us over the heads with them. Incidentally, I had often wondered why at art galleries they always insist on you giving up your stick or umbrella. I understand now. If that mob had been allowed to keep them and point with them, half the spectators and all the saints and Madonnas in the picture would have lost their eyes. In fact, it would be much safer if visitors were made to give up their pencils as well. There was a lot of flourishing of these graphic stiletos, and one enthusiastic lady managed to stick the point of hers into the back of my neck. I prefer to think it was accidental, but I was rather in her way, and there was in her eye the stern glare of Boadicea advancing upon those even earlier sons of Italy, the Romans. A little later I noticed that she was in the very front row. The lead in that pencil must have been pretty hard.

from me some account of the pictures I saw at the Italian Exhibition, and it is up to me to do what I can to satisfy this reasonable demand. I must first explain, however, that in the case of many of the more famous pictures on the line I saw only the upper halves of them, and missed a good many of the smaller ones entirely. The British public is not generally considered to be very keenly interested in art, but when it sets out to see pictures it makes a real job of it. Solid phalanxes of enthusiasts were massed all along the walls about six rows deep. Catalogues and pencils in hand, they crept steadily along making notes as they went, and giving one the impression of a migration of giant snails. One expected to find the canvases nibbled bare where they passed, but I never got near enough to see whether they were or not.

INCIDENTALLY, the people who talk gloomily about the dwindling physique and small stature of the British as a race should go to that exhibition. So far as I could judge, everyone of the thousands present was at least six feet tall, including the ladies, and a yard wide across the shoulders. I have never seen a more imposing human barrier. A really short man caught in the midst of it must have felt like Gulliver at the court of Brobdingnag.



"THERE IS SOMETHING VERY EXHAUSTING ABOUT THE ENTHUSIASM OF ONE'S FRIENDS."

I SHOULD like to be able to write about those Italian pictures seriously and informatively. Like everyone else I have felt at times the urge to be an art critic, and this occasion more than any other in my experience seems to call for really highbrow handling—the metaphor is a bit mixed, but the reader no doubt gathers my meaning. I should like to talk learnedly about chiaroscuro and tonality and brushwork, about texture and pattern and modelling. I know a good many of the words, but alas, I can't get them to behave. They refuse obstinately to fall into sentences which have any particular meaning for me—or for anyone else, I fear. Not that this is necessarily a bar to the writing of art criticism. Some of the best and most highly regarded performances that I have read in that line have been as nearly intelligible as the English language, properly spelled and punctuated, can possibly become. But I lack courage, and art criticism as in swimming confidence is the whole secret.

Unfortunately, I have always in mind the sad case of the young Montreal reporter who was taken off the police assignment and, in the absence of the regular, critic, sent to write up a loan exhibition. He was a brisk young man who had no modest hesitation about expressing his opinions. In his article he said, among other things, that the promising French-Canadian painter Corot would probably become a pretty good artist, when he had learned to draw and had given up trying to make his trees look like feather-dusters. Montreal was, even in those days, by way of being an art centre, and two or three readers wrote in to say that they did not think the statement was entirely correct. We looked it up in the office encyclopaedia, and discovered that Corot was indeed a foreigner and quite quite dead. The incident was a good deal of a shock to us all, and never since have I been able to let myself really go in the presence of pictorial art.

At the same time the reader will naturally expect

To make matters still more difficult, they all wore their hats, men and all. One can hardly blame them—even on the top of one's head a hat was by no means safe—but it certainly did not help one's appreciation of a Siennese or Umbrian Madonna to catch glimpses of her smiling wistfully between a couple of shiny silk toppers. And there was something quaintly comic about the horror with which medieval saints gazed out on the sea of modern millinery.

I began with the Primitives. The catalogue began with them, and everyone else began with them, so I did, too. There was no choice, in fact—not Tunney and Dempsey together could have made way against that crowd. And it did simplify matters a good deal. All you had to do was to let yourself be drawn into it, and after that you had only to look at what you could see of the pictures as you were taken slowly past them, until some two hours later you were finally carried out of the building, exhausted but, let us hope, enlightened.

Even to so complete an ignoramus as myself, there was something very thrilling in the sight of those pictures—mostly very small and painted in tempera on wood—which represented the very beginnings of European painting. Some of them dated from the thirteenth century and the early fourteenth, and the colors, it may be said, were as clear and bright as if they had been painted less than a hundred years ago. In fact, there are modern paintings which show far more signs of age than these works of Duccio di Buoninsegna and Simone Martini, which were done about the time that Dante was writing the Divine Comedy, before Edward the Third had fought the battles of Crecy and Poitiers. When these old masters did a job of painting they intended it to last, and it did. It is a secret which seems to have perished with them, and perhaps it is just as well. There are a good many pictures being painted nowadays which one would not care to think of as likely to be in existence seven hundred years hence.

If they are, one can only hope that time will have effected a very great change in them—almost any change would help.

THE subjects of those early Italian paintings were almost entirely religious—Annunciations and Nativities, Crucifixions and the martyrdom of the saints. When you come to think of it, what better subjects could a painter possibly have? And the Primitives put into their pictures a simple sincerity which might well fill even the least religious mind with a wistful regret for the passing of that age of piety. Their Madonnas were particularly lovely, sitting very pale and gentle in their gorgeous robes against backgrounds of gold, with angels hovering about them and flowers strewn at their feet. But when it came to the saints, these early painters were inclined to go into a rather horrifying realism of detail. As they saw it, the life of a saint was a terribly painful and arduous one, and they spared none of the unpleasantness. They revelled in tortures and martyrdoms, in boilings and burnings, in stabbings and the gouging out of eyes. And when there was no executioner handy to perform the minor devilies, the more earnest saints made a point of inflicting them on themselves. There is one picture of St. Jerome, in which he is shown out in the country, all alone except for a lion, two basilisks, a wolf and cub, a monkey and several birds. He is on his knees reading the Penitential Psalms, and while he does so he beats himself on the chest with a large stone. It is all very impressive, but it must have been rather discouraging to pious little Italian lads who thought of taking up the ascetic life.

In the following century a great deal of this ancient austerity was lost, at least so far as painters were concerned. They went on depicting religious themes, but the saints were now shown in their more serene and triumphant moments, and the Annunciations were conducted amid architectural splendors of a very elaborate sort. Painters had by now discovered the rules of perspective, and they took every opportunity of displaying their new talent. The Virgin is usually shown enthroned in palatial rooms, while the Angel Gabriel hurries to her across marble halls whose columns extend in endless vistas. The effect is sumptuous but rather oppressive, and I found myself preferring the earlier simplicity as being more suited to the subjects. Incidentally, it is one of the most curious of the vagaries of artistic fashion that the painters of today, when everything possible is known about perspective, are doing their best to forget about it and to paint as flatly as Duccio and his contemporaries. Unfortunately the fitness is all they seem to recapture.

In addition to their fondness for complicated perspective, the Italian painters of this second period set another fashion which was even less in accord with the austerities of religious fervor. And that was their habit of putting portraits of "the donors" into their pictures. If you wished to be shown permanently in the company of the blessed, all that you had to do, it seems, was to order a picture from one of those great but complaisant masters. As a result, we find wealthy and, let us hope, worthy gentlemen of the time kneeling in attendance while the Angel Gabriel makes his announcement to the Virgin, being blessed in other pictures by illustrious saints, and even assisting in one at the triumphal progress of David and Saul. We have grown much more reverent or much more cynical since then. It would be a brave modern painter who would depict his patrons thus engaged, and an even braver patron who would suggest it.

FINALLY the Exhibition broadened out into the full, glorious tide of the Renaissance—Botticelli and Raphael and Titian, Giorgione and Correggio and Mantegna, and all the other giants of the greatest period of painting the world has ever known, or is ever likely to know, for that matter. But I will spare the reader my rhapsodies on that theme. Not even Botticelli's "Venus" will permit to lure me on, except to say that, looking at it, I was amused to recall that reproductions of it had once been banned by a New York vice committee. It is hard to understand how even the mind of an Anthony Comstock could have managed to see anything sensual in that cool and lovely picture.

But of the rest, those superb masterpieces which all the world has admired and loved and coveted for centuries, not a word, though the old fountain-pen is trembling to cut loose, and flocks of rich and gaudy superlatives are fluttering about my head like golden butterflies. But not a word! I have already lost several friends through trying to tell them what I felt and thought about it all, and I must not take liberties with the patience of the reader, sorely tried as it has already been. At the same time, there is one picture by Giorgione which I cannot pass by without.

(Editorial Note:—Having glanced hastily through the remaining fifty-seven pages of this manuscript, the Editor has decided to hold them over until such time as "Saturday Night" brings out an Italian edition.)

### The Eternal Triangle

By JOHN MUNDY

You ask me why my love grows cold,  
Where once it flamed with eager fire;  
You ask me why I fail to hold  
You with that old unquenched desire.

I will be frank. Spring comes apace,  
When new loves dawn, old loves are off;  
I own the sweetness of thy face  
But oh, how sweeter far is golf!

Once the Chinese were considered the most truthful people on earth, but now they have started playing golf.—*Kay Features.*

What a shock that Ohio man, who had been deaf for thirteen years, must have had when he recovered his hearing in a talkie!—*Philadelphia Inquirer.*



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PRINCIPALS OF A MUCH DISCUSSED WEDDING

H. R. H. Aga Khan, Knight of the British Empire, sportsman, spiritual head of the great sect of Khojans and millionaire leader of the Indian Mohammedans with his recent bride the former Andree Carron, French candy salesgirl, upon their arrival in Genoa.

—Wide World Photos.

## MATTERS OF BRIDGE

By HENRY LAWSON

### The Lead

WITH the cessation of bidding and the making of the original lead we pass from the bidding to the play. There is probably no other one feature of the play as important from the adversaries' standpoint as the original lead. The entire play of many hands is determined by the suit and even the particular card which is chosen. Many, many times one hears it remarked that another original lead or the choice of a different card would have set the contract, or would not have set it as the case may be.

If the original lead is, then, so important it should be necessary to study each hand carefully in order to determine the most advantageous lead. There are certain orthodox leads indicated. There are also certain hands where no orthodox rule could possibly apply. There are also situations where departure from the orthodox procedure is the only way in which the contract may be set. It is in this last department that the really intelligent and skillful player has the greatest opportunity to shine. But in most cases it is advisable to have some sound orthodox practice to follow in order to play reliable partnership bridge.

There are of course many factors which affect the lead. For instance, you may be leading against a No Trump or a suit bid. Your partner may or may not have called a suit. Declarer's partner may or may not have called a suit. And so on. To-day we are only going to consider the lead when leader's partner has not bid. Such bidding as, for instance, two No Trump by dealer (enough for game) followed by three passes.

The orthodox lead under these conditions is the fourth highest in your longest and strongest suit. Let us assume that this card is a six spot. Your partner and the declarer will now both avail themselves of the reliable rule of eleven. It should not be necessary to explain the use of this rule but one finds it disregarded and even unknown so frequently that it is perhaps worth while to repeat and explain it once more. The rule of eleven is used to determine the number of cards not held by leader which will beat his lead. Once this number is determined by either declarer or leader's partner he can state at once how many cards held by the other will beat the six. The number is determined by subtracting the number of the card lead (six) from eleven, giving in this case, five. If dummy shows three cards higher than the six and leader's partner holds two higher than the six he then knows that declarer cannot beat the six and so

he can win the trick if he covers the card played from dummy.

This reasoning represents the usual limit of use of the rule of eleven. But it is only an incidental piece of information, seized upon because of its immediate practical application. The information presented is far more extensive. In the first place it conveys the information that the leader has three more cards higher than the six. He may or may not have one or more low cards under the six. If the five and four were played on the first trick and declarer held the three and two spot, he could then say with absolute certainty that leader had only three more of that suit in his hand. Information of this sort is of the greatest value if it is followed by close attention to the play on succeeding tricks as it will generally allow the declarer to determine accurately the disposition and nature of the last four or five cards held by each of his adversaries.

Thus from the original lead, and the information revealed by the play on the first trick, declarer can very often gain valuable information. At the same time the leader has cleared the suit either wholly or partly and by his lead of his fourth best has placed enough information in his partner's possession to gain his support and co-operation.

There are some situations where the leader does not lead the fourth highest card of his strongest suit. Such a holding as six to the Ace, King, Queen, or six to the King, Queen, Knave, or five of a suit to either of these top holdings, requires the top card to be played. This is leading the top card of a sequence. When this top card happens to be the King, a particular situation arises. Ordinarily the lead of the King shows the Ace behind it. But this is not so in the case under discussion. In this case the Ace is held either by leader's partner or by declarer. If leader's partner holds it he then knows that his partner did not lead from an Ace, King, holding. Therefore he must have led the King as the top of a sequence. It is then obligatory on the part of partner to play the Ace on his partner's King and lead his next highest card back. If he fails to play the Ace it misleads his partner who then places the Ace in declarer's hand. And if he fails to play the Ace, holding Ace and one other card, he not only misleads his partner but blocks him as well. For having played his small card he must take the next trick in the suit and will then be unable to lead it back to his partner. The orthodox rule here then is, the original lead of a King by original leader calls the Ace in partner's hand. The play of any other card by partner denies the Ace.

A third type of hand, where the distribution is so arranged as to present no definite suit preference for leading will be the next consideration.



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Miss Betty Nuthall has added piano playing to her many pursuits. She is seen here with her tutor, Miss Ann Ryley.



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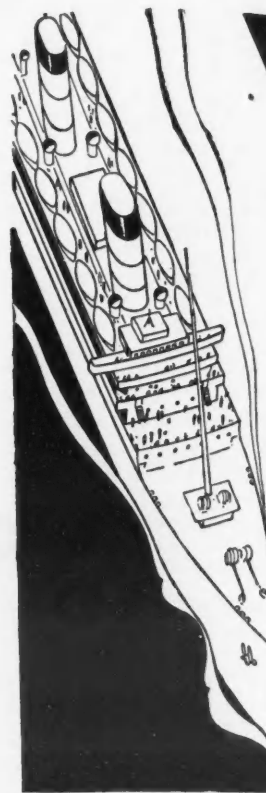
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## CUNARD HAVANA SERVICE

## India's Brighter Side

THERE is no country in the British Empire more talked about to-day than the land of India. An American woman of the name of Kathleen Mayo wrote a book some time ago called "Mother India," the result of three months' observation of that vast country. What Miss Mayo said was true; but it was only part of the truth. She described the dark and sordid side of Indian life without giving us the bright side of the picture. On a certain bright Monday, it was our privilege to behold the sunnier side of Indian life as presented by Miss Dorothy Kilpatrick, one of our own Toronto graduates, a daughter of Professor Kilpatrick, formerly on the staff of Knox College. Miss Kilpatrick has spent some years in India as a missionary—and they have been years fruitful in observation and experience. Miss Kilpatrick did not deny the tragedies of Indian life—especially as these affect women—but she showed how much of the heroic exists in Indian history and even in the everyday life of the people of the great Indian Empire. It is difficult for a speaker to bring home to a Canadian audience the beauties of a land so vastly different as India.

But, as the members of the alumni of Ontario Ladies' College and their friends listened to the graphic descriptions given by this sister-Canadian who knew whereof she spoke, the stateliness of India rose before them—God's miracle in towering Mount Everest and man's masterpiece in that epic in marble, the Taj Mahal. Kipling's birth-place, the city of Bombay, with all its mighty medley of temple, college and market-place was flashed vividly upon the mental screen. A hopeful condition was presented of the condition of the Canadian woman, and a future was prophesied of greater freedom and wider opportunity. Which picture do you choose to hang on Memory's wall—the dismal, sordid story of the woman who dipped her pen in gloom or the presentation of a country with a past of heroism and loyalty, and a fair to-morrow?

According to a critic, when viewing the works of modern artists one should look for beauty of color, form, and brilliant drawing. We suppose there is no harm in looking.—Punch.

"League Council Takes Three Steps to Cement Peace." Concrete steps—Tampa Tribune.

I WAS talking yesterday, just in the confines of the conference, is known as Sir... tacit agreement... pellation is not... tween us. "Did you go asked,—perhaps you know how thinking. "Dog Show no "I say, I'm a "I forgot you m shows."

"Oh, we don't answered. "They bit of a gigolo, to put up with a folks. Not that for a show mys "No?" I said, the fact that Jones is of mix to put it as mild "What I mean that you ought t Person shows. to it!"

"But where o them?" I asked. "Oh, usually in now and then in manage "There time, about givin public hall, but t For one thing, seem to underst them to do."

"I've noticed t tad humbly. "There's usual ring of this str said Jones. "T many of us sitt ing. Most of th bits are built f ance. "They look me. And I gues out of your leg a

THE YOU Princess Jean Hochberg was





"PANTS TO MATCH YOUR COAT, MISTER?"  
—The New Yorker.

## JONES KNOWS

By Margaret Butcher

I WAS talking to my friend Jones yesterday, just outside his place.

In the confines of his family Jones is known as Snookums, but it is by tacit agreement that this hideous appellation is not allowed to pass between us.

"Did you go to the Dog Show?" I asked, perhaps not too tactfully; but you know how one speaks without thinking.

"Dog Show nothing!" replied Jones. "I say, I'm awfully sorry!" I said. "I forgot you mightn't approve of dog shows."

"Oh, we don't really mind 'em," he answered. "They make a fellow feel a bit of a gigolo, it's true, but we have to put up with a lot of stuff from our folks. Not that I've ever been entered for a show myself."

"No?" I said, trying not to reveal the fact that I felt little surprise. Jones is of mixed canine parentage, to put it as mildly as one may.

"What I meant," went on Jones, "is that you ought to come to one of our Person shows. Now, that has a kick to it!"

"But where on earth do you hold them?" I asked, somewhat dazedly.

"Oh, usually in the street, and just now and then in their kennels. We manage. There was some talk, at one time, about giving one in the nearest public hall, but there were difficulties. For one thing, Persons very seldom seem to understand what you want them to do."

"I've noticed that myself," I admitted humbly.

"There's usually quite a good show going on this street in the mornings," said Jones. "That's why you see so many of us sitting about and watching. Most of the early morning exhibits are built for speed—and endurance. They look like good raters to me. And I guess they'd take a piece out of your leg as soon as look at you

if you tried to stop 'em. In fact, I believe that actually happens, now and then, in a street car scrap. If we dashed about like they do it would be muzzles for us, you can bet your last biscuit.

"But soon after that first lap the second batch starts out. They're more like Pekinese, to my mind. Not much good at legging it; limousines for them, every time. Fancy themselves, too. Lots of 'em look like bull-terriers in spectacles,—those are the Professional Persons, I fancy, but quite a number make a point of looking like bulldogs, for some reason. Between ourselves, don't you ever fall for that bulldog stuff. There's nothing to it. Any kid can put his hand into a bulldog's mouth, if he cares to try, and those Persons are exactly the same. It all rushes to the face, as you may say. When they get back to the home kennel they're as meek as milk. It's the Persons who look like the Bostons that really make all the fuss. Sainted Spratts! They've nerve enough for anything! I know one of us, not much bigger than a milk pitcher, and he openly boasts that when he wants his boss's chair he just shouts at the man until he gets out of it. And I've heard the Persons talk just the same way; forever telling how they made this or that other Person do something. It's a howl.

"SOME of the best fun, though, is when we give a show in the home kennel. That is for the female exhibits, and my eye-teeth! What a shindy! We always call that sort of thing yapping, and with us it's the Poms who're best at it. Some of those who live perpetually in the kennels are pretty tough,—especially the Pug Persons. I can't stand that sort. They don't seem to have the spunk to fight it out there and then, but you should hear 'em as soon as one or two of the

others have sloped off! For our part, we don't stand for that kind of thing. If the word goes round that a certain canine has been bothering himself unduly about what we others ought or ought not to do, and passing remarks rather freely on the conduct of somebody's mother or little sister,—well, its life is a misery to it from the moment it begins to sneak down its own front steps, I can tell you! And not a bad scheme, either. It licks me with a slipper why the Persons don't do the same; but then, they seem to be a bit loopy on this little question of scrapping. They'd rather you had distemper than cleared the air with a thorough good dust-up. It's like the crazy way they're always keeping me from that yellow dog two blocks down, and the consequence is that we both get madder and madder every time we think about each other.

"I'm rather sorry, though, to see that the Yorkshire type is coming back again. I've heard that my great-grandmother said they were just awful to belong to. And you've no idea what we think of the Yorkshires, with their hair in curl-rags and the rest of it, and all that fungus trailing about. And now I suppose my Missus will start doing the same sort of thing. But she's been a good sport as a Greyhound, I must say. She knows a fellow likes a hike, and I haven't got to sit up on cushions with a piece of sugar on my nose, to amuse her friends. By the way, I'm proud to say she won first prize at our last show."

"First prize?" I echoed.

"Yes. A particularly fine old bone. But I'm afraid there was a slight misunderstanding about that when I put it in her chair. She threw it out of the window; and I can't be sure, but I fancy I heard her say something about 'filthy'. Persons are rather hard to please, don't you think?"

"I agree," I said. "Why, only yesterday I—"

"Pardon me," interrupted Jones, rising and looking rather intently down the street, "but do I see that yellow dog...."

## Canadian Sculptress Wins French Honors

BY BLOODWEN DAVIES

SOMETHING of the pioneer ruggedness of the country in which her father farmed near Peterborough seems to have got into the work of Kathleen Wallis, the Canadian sculptress who exhibited last year at the Societe Nationale des Beaux Arts in Paris a notable piece of wood carving and has recently been admitted as member of Societe Nationale des Beaux Arts. This exhibition piece, which has aroused critical comment, is called *The Struggle for Life*. It is a group of mother and child fencing off the attack of a wolf. The work is in mahogany, nearly four feet high, modern in treatment, with fine lines and rhythms. It won her full membership in the Societe.

Miss Wallis, who has done all of her work abroad, over a period of many years, is still known as a Canadian artist and is so designated by the art critic of the New York Herald in Paris. He writes in the Art Supplement of a few months ago that "we have nothing but praise for the large carved wood group labelled *A Struggle for Life*, representing a mother defending her child from the attacks of a wolf. The group is both spirited and well balanced. It has attracted considerable attention."

The critic singled her out of thousands of artists of all nationalities exhibiting in the spring salons.

Miss Wallis is a sincere and unassuming artist whose gifts were discovered almost by accident. When her home near Peterborough was broken up she took a trip to England and there joined her sister at a South Kensington art school, taking a course in modelling with the object in view of helping her sister in her work as an artist. A competition was opened for beginners and Miss Wallis went to work upon the model of a head as her entry. The director of the school was so struck by it that he asked her if there was any reason why she should not make sculpture her life work. One of the first of her pieces, "Mercury under the Influence of his Own Invention" has stood for many years in the Peterborough public library where she sent it as a gift.

Her chief interest seemed to be in the study of animals and in order to model them from the life she was forced to make her home in Paris where she could work at the Jardin des Plantes. One day she was saved by a stranger from an unpleasant encounter with a lion who reached out through his cage and clawed at her furs. Her rescuer turned out to be Oscar Waldman, a great Swiss animal sculptor. She began studying with him shortly afterwards and he helped to direct her to the proper expression of her gifts.

Two of her low reliefs now hang in the Petit Palais which has been the Palais des Beaux Arts, the Municipal Gallery of Paris, for thirty years and to which she was invited to contribute,



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bute, a signal distinction for a Parisian artist. Miss Wallis is particularly happy in her baby sculpture and it was the portrait of a Canadian child which was one of the pieces selected by the Commissioner to hang in the Petit Palais.

Several pieces of the work of Miss Wallis are in Canadian art collections and some few years ago she had her first Canadian show, an exhibition which travelled from Toronto to Montreal and Peterborough.

During the war Miss Wallis was in Paris until its bombardment by Big Bertha. She left the city with only what she could carry in a handbag. In England she joined the V.A.D. and later on returned to France for service in a hospital supported by French Canadians. For her war services she was decorated by both French and British governments. Unfortunately, while her work keeps her in Paris, Miss Wallis is lost to the ranks of native creative art.

The red light is the place where you catch up with the driver who passed you at fifty miles an hour eight or nine blocks down the line.—*Detroit News*.

"A change of air often does harm to a piano," says a writer. Perhaps that is why the young lady next door has kept to the same one for the last six months.—*The Humourist*.

The Literary Digest wants to know whether color can be heard. Evidently didn't get a tie at Christmas.—*Norfolk Ledger-Dispatch*.

Wool production should have made a good record during 1929. The Wall Street clip is said to have been unusually heavy.—*Florence Herald*.



THE YOUNGEST DAUGHTER OF THE QUEEN OF RUMANIA  
Princess Ileana (in centre), whose engagement to Count Alexander of Hohenberg was announced recently, as she appeared at a fancy dress ball at the Palace in Bucharest.

—Wide World Photos.



THE STRUGGLE FOR LIFE

A notable piece of wood carving by the Canadian sculptress Kathleen Wallis, which was exhibited last year at the Societe Nationale des Beaux Arts in Paris.



## HOUSE AND HOME

### THE SUN ROOM AND ITS APPOINTMENTS

BY CHARLOTTE MIRIAM STOREY

THE luxurious modern sun room is the lineal descendant of the humble, if not slowly, original and frequently improvised sleeping porch.

When physicians and other health specialists began to preach the gospel of fresh air and sunlight as a specific, devotees spent their nights in the open, so to speak, and as much of their days as possible in the sunshine. This was a pleasant remedy for real or imaginary ills, and an enlightened world followed, drenched in sunshine.

The fads and fancies as well as the

most all windows, sometimes extending from the floor almost to the ceiling. The larger rooms have spaces between the windows.

Many owners of houses having sun rooms are having one or more panels of vitra glass through which the actinic rays may penetrate with their healing properties. However bright and sunny a room may be, it is said that, coming through ordinary glass, the sun's rays do not effect the same results as out of doors. Hence the use of vitra glass.

The position of the sun room de-

selecting furnishings, to be advised by those who have made a study of suitable furnishings. Heavy pieces of furniture are never suited to small rooms and it is well to remember that the furnishings of a sun room to be in keeping, must convey the impression of absolute comfort and relaxation as well as a degree of informality.

Painted and upholstered wicker is good for either a large or a small room. When either wicker or wood furniture is painted, it should harmonize with the color stressed in the drapery and if there is a motif, it



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This photograph shows the attractive sun room in the home of Mr. James Cooper, Walkerville. It has a southern exposure, with tall windows which lend themselves to effective drapery. Note the high flower stands and the cane and walnut furniture.

occupations and amusements of every period have left their indelible stamp on architecture, landscape gardening and dress as well as many other things, so it was but natural that so important a departure from drawn blinds and stuffy interiors, should bring about something new in home-planning.

In the course of time—not so long either—the improvised sleeping porch became an architecturally planned sleeping porch with suitable furnishings. Then it became a sun parlor, if on the ground floor, perhaps it had a sleeping porch above, and many were the subterfuges of the housewife, if her home was not a new one, to achieve a sun parlor. If it was new, she of course insisted on the plans including a sun parlor, and became the envy of all her friends who didn't have one.

But the sun parlor has taken on a new dignity. It is now a sun room, virtually taking the place of the living room, or its status is at least on a par with that of the living room, and quite as much care and expense is lavished on its furnishings and arrangement as of any other part of the house.

The ideal sun room has windows on three sides with glass doors opening out of the adjoining room so that practically all four sides are glass. If it is a small room, the walls are al-

pend upon the orientation of the house, and also upon the preferences of those who occupy the house. Some like the morning sunlight, which is said to be more beneficial to invalids than the afternoon. The southern exposure has the sunlight longer, but some prefer the soft radiance of the western sun, and of course the coloring of the decorations must be governed by the exposure, but not to the same extent as a bed room or living room.

The strong light with which a sun room is flooded all day, makes it imperative that fabrics used for draperies and upholstery, as well as the rugs, be of a good quality and fast colors.

Harmony of color must prevail in either blending tones or contrasts, and there must be no clashing of periods in furniture.

IN FURNISHING a sun room, one must always bear in mind that there are no dark colors to hide the ugly duckling, or in other words to conceal incongruities. In the days of the original sleeping porch, the furniture was mostly recruited from other rooms in the house, but furniture manufacturers sensing a real need for harmony and artistic effect, have devised certain types and pieces of furniture, peculiarly suited to the purpose of sun rooms. It is therefore wise, in

should reflect that in the rug or draperies.

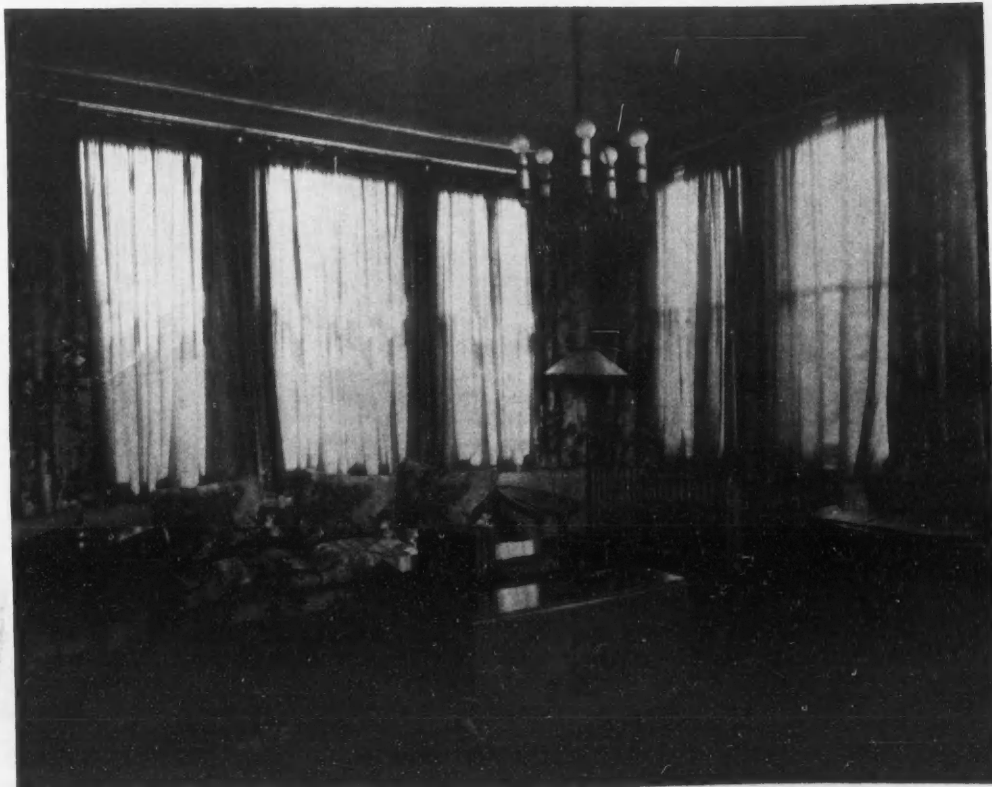
Colonial maple is a wood with a nice grain and a sunny color that is frequently found in well furnished sun rooms, while the combination of cane in seats and panels with walnut is not out of place in the informal atmosphere of a large sun room.

Floors are tiled or finished with a hard wood and one large rug or the alternative of several smaller ones is a matter of choice, while hand blocked linen is the ideal fabric for cushions, window draperies and upholstery, with net next the glass. Chintzes in bright colors are second choice, but whatever the weave, colors must be sun-resistant, for they will be exposed to the sun's rays the greater part of the day.

With bright colored hangings, the walls may be plain and of some light tint, possibly green with yellow in it—a tone that seems to blend in with the sun rather than absorb it. The ceiling is stucco or paneled with wood, but always unobtrusive and never heavy looking.

Artificial lighting has wonderful possibilities. There is the new built-in ceiling light which sheds a soft glow that does not hurt the eyes; also wall and floor lamps with pretty shades that harmonize in coloring and design with the other appointments.

After one has achieved a sun room  
(Continued on Next Page)



Another sun room showing a different treatment of the window drapery. The motif painted on the table is a reflection of that in the rug.



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Sir Harry Lauder says the best novel a man can read is his own bank book. But we never cared for sad endings.—*Kansas City Star*.

Speaking of the Talking Films, is there any chance of getting the League of Nations to take up the question of Nasal Reduction?—*Dublin Opinion*.

"I'm introducing a brand-new invention—a combined talking-machine and carpet-sweeper with a detachable tone arm that can be used as a letter opener," said the agent as the man of the house came to the door.  
"Not interested," was the prompt reply. "I've got one already."  
"married."—*OPEN ROAD*.

Tall pines eight

#### A Fragrant

BY L. B.

GLADIOLUS

grace of the glad flower! This is the hybrid of the hybrid being Richard Dieffenbach.

He claims that what rival hybrid about and have due for many years ready offering seeds fragrant Gladiolus and it should be two or three years commercial size a

Mr. Diener describes his fragrant Gladiolus after sunset and at that time the detectable at a

feet. The fragrance mingling of the perfume and Fresias with

mon.

In their efforts to Gladiolus, other hybrids crossing the Prim heavily-scented Lilac and Regal. Mr.

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WINTER IN A GARDEN DISTRICT

Tall pines eighty years old laden with heavy snow, at Lake Lawn, Grimsby, Ont.

—Photo by Helen S. Manson.

## A Fragrant Gladiolus

BY L. B. BIRDSALL

GLADIOLUS with the spicy fragrance of the Orchid. A scented flower! This is the latest creation of the hybridist, the producer being Richard Diener of Oxnard, California. He claims to have achieved what rival hybridists have dreamed about and have endeavored to produce for many years past. He is already offering seed and bulbets of his fragrant Gladiolus in limited quantities and it should be a matter of only two or three years before bulbs of the commercial size are on the market.

Mr. Diener describes the perfume of his fragrant Gladiolus as being heaviest after sunset and during the night. At that time the fragrance is said to be detectable at a distance of fifteen feet. The fragrance is like the commingling of the perfumes of Daffodils and Friesias with the smell of cinnamon.

In their efforts to produce a scented Gladiolus, other hybridists have tried crossing the Primulinus variety with heavily-scented Lillies, such as Madonna and Regal. Mr. Diener has derived his fragrant Gladiolus from the wild species, Tristis, crossed with the well known hybrids, Prince of Wales and Pendleton. The fragrant Gladiolus will be known as Tristis Hybrids.

The color range of the first bulbs to flower at Mr. Diener's experimental grounds was surprisingly wide. In addition to many lovely shades of salmon, coral, pink, red and yellow as

well as white, Mr. Diener observed beautiful color combinations surpassing many of the regular Gladiolus. The size of the first flowers were from four to six inches, according to Mr. Diener, numerous floral spikes with their stems measuring up to five feet. Mr. Diener believes that his fragrant Gladiolus will fill an urgent need for winter flowering varieties and for cut flowers.

The fragrant Gladiolus is but one of many remarkable achievements of this California hybridist. Another novelty that he is offering the floral world this year is his Chrysanthemum flowered Dahlias. The flowers are described as being of immense size and of exquisite coloring. Mr. Diener's Ruffled Monster Petunias, introduced by him in 1917, have become almost world famous. He has also produced wonderful hybrid Amaryllis and a new variety of giant flowered Delphiniums which he claims to be as nearly fungus proof as possible. His Delphinium strain is half descended from the wild Larkspur or Delphinium of California, which is entirely free of mildew.

A native of Germany, Mr. Diener went to the United States as a young man to engage in horticultural experiments. For a number of years he conducted his experiments on a flower ranch at Kentfield, California, his farm and nurseries being near the ranch of that other wizard of the plant world, the late Luther Burbank. It was at Kentfield that Mr. Diener produced many of the beautiful Gladiolus hybrids which glorify Canadian gardens. About four years ago he

acquired his present farm and nurseries at Oxnard, having found the soil and climatic conditions there to be even more adaptable to his work. Oxnard is midway between Los Angeles and Santa Barbara.

## The Sun Room and Its Appointments

(Continued from Page 16)

and its major furnishings, there are the minor items that give it the homey, personal, family-have-lived-in it feeling—a key to the tastes and recreations of those who spend their time in it.

The radiators are closed in and have a shelf on the top which provides space for many trinkets and knick-knacks—bric-a-brac, framed photographs (preferably snap shots), pots of bulbs and other inconsequent things that give the personal touch. Flowers are very important for the sun room; also their containers, whether they are cut or potted. Fern baskets and tiled boxes mounted on wrought iron stands are used a great deal; if the room is large enough, wrought iron flower stands are decorative as well as useful; also majolica flower pots and vases. Then there are attractive little wall pockets which can be placed between windows and filled with ivy, and have you seen the delightful little witch balls for ivy that are suspended from the top of the window and mirror every thing going on outside. They come in jewel tones and are charming for the sun room.

Cacti, desert plants which require very little water, less care and abundant sunshine are popular for sun-rooms, especially where the furnishing borders on the art moderne. Some of them are very amusing in shape.

## The Vital Urge

BY JOHN MUNDY

Deep in the wood the whip-poor-will  
Has heard an eager call, elate,  
And madly winging over hill  
Has sought; and seeking, found its mate.

The daffodil beside the stream  
The wild red rose—the day disguised—

Each locks its petals round a dream  
Of bliss of amour realized!

And ever, where there is a maid  
Whose eyes reflect the glory of  
The stars, a lover half afraid  
Whispers anew an olden love.

For two and two is all the Race,  
Even the glow-worms in the mist,  
The fainting air throbs with embrace,  
Of someone kissing, being kissed.

The very tides of oceans broad  
Yield to the mood tyrannical  
And woo the moon, but oh, dear God,  
It's all so damned mechanical!

SEND FOR  
Ryder's SEED  
CATALOGUE

which contains a full list of  
old and new favourite flowers  
—flowers which you knew in  
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England, many coloured plates  
and photographs of beautiful  
flowers.

This Catalogue also contains list of  
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Write to-day for your copy to  
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Orders for seeds must be sent  
direct to  
RYDER & SON (1920) Ltd.  
St. Albans, England.

Don't Quote  
Hamlet:—

"Oh that this too, too solid flesh would melt"

and don't imitate  
Falstaff

(You know what his figure was like)

You CAN keep your  
youthful figure

If every day you eat a little less heavy  
food and drink a little more

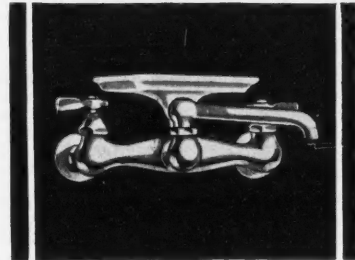
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18

The SHOWER of the HOUR  
The WallglowThe Wallreyne  
SINK FAUCET

No kitchen is complete unless the sink is equipped with the Wallreyne Sink Faucet. Beautiful in design and in brilliant chromium or nickel plate finish. Swinging spout directs the water where you want it. Hot or cold, or from its over-size mixing chamber, at whatever temperature is desired. Easily installed. Moderately priced.



SHOWER bathing is true luxury—the sense of perfect cleanliness which no tub can give—the exhilarating keenness of cold spray topped off with the lathery comfort of water tempered from mildly warm to hot—whatever you wish at a turn of the wrist. All are yours with the inexpensive, quickly-installed WALL-GLOW.

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The construction of the WALLGLOW is trim and rugged, yet ornamental. The WALLGLOW has a special faucet, a turn of which sends the water up into the shower or down into the tub. No matter in what position your tub is, the WALL-GLOW, with its special adjustments, will fit perfectly to the ceiling. Erected in an hour or so—moderately priced.

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Wallaceburg Products. The fact that  
he has our franchise is to you a definite  
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FAUCETS CONTROL WATER PERFECTLY



AS LOVELY AS IN BLOSSOM TIME

Spitzberg apple tree over one hundred years old, covered with snow. Despite old age the tree still bears the dark red Spitzberg apple. It is located at Lake Lawn, Grimsby, Ont.

—Photo by Helen S. Manson.



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TELEPHONE: ELGIN 6714

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Mr. and Mrs. Hubert Begg, of Toronto, with Miss Lorna Begg, left on Wednesday of this week to spend several weeks in Florida.

Miss Gladys Currie, who has been visiting her sister, Mrs. J. B. McLeod, in Toronto, is in Windsor this week on a visit and later leaves for the South of France.

Mrs. Arthur Bishop, of St. Catharines, Ontario, is visiting her sister, Mrs. F. F. Arnold, in Montreal.

Miss Lily Walde, of Toronto, is sojourning in Atlantic City. Mrs. Charles Temple and Mrs. Godfrey Sprague are also Torontonians in Atlantic City.

Lady Baillie, of Toronto, and Miss Audrey White are spending a month in Bermuda.

**Announcements**  
BIRTHS - ENGAGEMENTS - MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
Paid in advance  
All Notices must bear the Name and Address of the Sender.

The Lieut.-Governor of Ontario and Mrs. Ross entertained at tea on Saturday afternoon of last week at Government House, Toronto, for out-of-town managers of the Bank of Nova Scotia and their wives. Mrs. Ross was in a gown of flowered chiffon with shoes of satin having brilliant buckles. Miss Susan Ross was in beige georgette with Chantilly lace. Col. Alexander Fraser, Capt. Robertson, Lieut. Graham Gibson, Capt. J. W. G. Thompson, Lieut. C. L. Musson and Lieut. K. N. Lander were in attendance. The tea tables were done with spring flowers. Those who assisted in serving the guests were Mrs. J. A. McLeod, Mrs. W. E. Barker, Mrs. F. N. G. Starr, Mrs. G. G. Glennie, the Misses Glennie, Mrs. Donald Ross, Mrs. H. D. Burns, Mrs. H. F. Patterson, Miss Mary Barker, Misses Sheila and Helen Fraser, Mrs. Roy Jones, Mrs. Eric Haldenby and Miss Hannah Matheson.

The days following the opening of the Legislature of Ontario are busy ones for the political hostesses, and their social activities are many and varied. The popular wife of the Premier of Ontario, Mrs. Howard Ferguson, entertained at a large and most enjoyable luncheon in the Speaker's Chambers of the Ontario Legislature, Queen's Park, Toronto, on Tuesday, February 11, for the wives of the Cabinet Ministers, and of the wives of the members now in Toronto. Mrs. Ferguson, who cordially received her guests at the entrance to the Speaker's Chambers, was smartly gowned in black chiffon velvet with lace, and wore her presentation pendant of diamonds and sapphires for ornament, and a long necklace. Her hat was a becoming small black one. Mrs. W. D. Ross, wife of the Lieutenant-Governor of Ontario, attended by Colonel Alexander Fraser, was smartly and becomingly gowned in copper colored chiffon velvet with small hat and marten furs. Mrs. Ferguson's other guests included Mrs. Wilfred Heighington, Mrs. Hunter Ogilvie, Mrs. T. A. Kidd, Mrs. A. H. Acres, Mrs. H. T. Fraleigh, Mrs. J. A. Anderson, Mrs. W. A. Baird, Mrs. W. H. Ireland, Mrs. R. N. Berry, Mrs. W. D. Black, Mrs. T. A. Blakelock, Mrs. David Bonis, Mrs. Clifford Case, Mrs. Louise Cote, Mrs. H. J. Davis, Mrs. E. A. Dunlop, Mrs. George W. Ecclestone, Mrs. Arthur Ellis, Mrs. William Finlayson, Mrs. W. H. Price, Mrs. G. J. Smith, Mrs. Lincoln Goldie, Mrs. E. C. Graves, Mrs. George S. Henry, Mrs. P. J. Henry, Mrs. J. F. Hill, Mrs. J. C. Wilson, Mrs. Wemp, Mrs. S. T. Wright, Mrs. D. M. Hogarth, Mrs. A. E. Honeywell, Mrs. Earl Hutchinson, Mrs. J. E. Jamieson, Mrs. T. W. Jutten, Mrs. A. J. Kennedy, Mrs. T. L. Kennedy, Mrs. A. F. Kenning, Mrs. T. P. Lancaster, Mr. F. D. Laughton, Hon. James Lyons, Mr. Leopold Macaulay, Mr. W. J. Mackay, Mr. T. J. Mahony, Capt. the Rev. W. G. Martin, Mr. W. G. Medd, Mr. J. P. Moore, K.C., Mr. Henry Morel, Mr. Wm. Morrison, Mr. E. J. Murphy, Mr. T. P. Murphy, Mr. T. A. Murphy, Mr. F. J. McArthur, Mr. F. G. McBrien, Mr. Coulter McLean, Dr. A. R. McMillen, Mr. D. A. McNaughton, Mr. G. A. McQuibban, Mr. A. R. Nesbitt, K.C., Mr. Wm. Newman, Mr. George Oakley, Mr. F. R. Oliver, Dr. Paul Polson, Mr. C. E. Raven, Mr. J. F. Reid, Dr. J. C. Robb, Mr. C. A. Robertson, Mr. David M. Ross, Mr. J. St. Denis, Mr. J. A. Sangster, Mr. H. C. Schofield, Mr. C. A. Seguin, Mr. A. J. Simpson, Mr. E. F. Singer, Mr. L. J. Skinner, Mr. T. K. Slack, Mr. G. J. Smith, Mr. Frank Spence, Mr. J. F. Strickland, Mr. D. J. Taylor, Mr. S. C. Tweed, Mr. Marshall Vaughan, Mr. A. V. Waters, Mr. W. G. Wilson, Mr. F. W. Wilson, Mr. J. C. Wilson, Mr. S. J. Wilson, Mr. S. T. Wright, Mr. G. J. L. Jones, Mr. T. R. Jennings, Mr. W. W. Ellis, Mr. J. J. Kelso, Mr. F. R. Heakes, Mr. C. A. Fitch, Mr. A. G. Burrows, Mr. Justice Godson, K.C., Mr. G. A. Putnam, Mr. J. Lockie Wilson, Mr. A. T. Wilgress, Mr. H. B. Ball, Mr. M. Aiken, Mr. W. J. Beaton, Mr. E. F. Whitelaw, Mr. T. J. Mason, Mr. D. V. Klein, Mr. E. LeFeuvre, Mr. R. Loyla, Mr. A. N. McKay, Mr. G. N. Morang, Mr. A. Saari-maki, Mr. E. R. Zuercher, Mr. A. C. Douglas, Mr. George Grant, Mr. C. C. Hele, Mr. Chas. Foster, Mr. Matthew Curry, Mr. F. M. Irwin, Mr. W. M. McIntyre, Mr. C. J. Telfer, Mr. A. E. Semple, Mr. J. B. Thompson, Mr. Douglas Oliver, Mr. Murray Sinclair, Mr. Gordon Hogarth, Mr. J. Dingman, Mr.



**MRS. W. D. ROSS**  
Wife of the Lt.-Governor of Ontario, as she appeared at the recent opening ceremonies of the Ontario Legislature.  
—Photo by Charles Aylett.

J. Henry, Mr. J. F. Hill, Major-General D. M. Hogarth, Mr. K. K. Hornuth, Mr. A. E. Honeywell, Mr. Earl Hutchinson, Mr. W. H. Ireland, Mr. J. E. Jamieson, Mr. T. W. Jutten, Mr. A. J. Kennedy, Lieut.-Col. T. L. Kennedy, Mr. A. F. Kenning, Mr. T. P. Lancaster, Mr. F. D. Laughton, Hon. James Lyons, Mr. Leopold Macaulay, Mr. W. J. Mackay, Mr. T. J. Mahony, Capt. the Rev. W. G. Martin, Mr. W. G. Medd, Mr. J. P. Moore, K.C., Mr. Henry Morel, Mr. Wm. Morrison, Mr. E. J. Murphy, Mr. T. P. Murphy, Mr. T. A. Murphy, Mr. F. J. McArthur, Mr. F. G. McBrien, Mr. Coulter McLean, Dr. A. R. McMillen, Mr. D. A. McNaughton, Mr. G. A. McQuibban, Mr. A. R. Nesbitt, K.C., Mr. Wm. Newman, Mr. George Oakley, Mr. F. R. Oliver, Dr. Paul Polson, Mr. C. E. Raven, Mr. J. F. Reid, Dr. J. C. Robb, Mr. C. A. Robertson, Mr. David M. Ross, Mr. J. St. Denis, Mr. J. A. Sangster, Mr. H. C. Schofield, Mr. C. A. Seguin, Mr. A. J. Simpson, Mr. E. F. Singer, Mr. L. J. Skinner, Mr. T. K. Slack, Mr. G. J. Smith, Mr. Frank Spence, Mr. J. F. Strickland, Mr. D. J. Taylor, Mr. S. C. Tweed, Mr. Marshall Vaughan, Mr. A. V. Waters, Mr. W. G. Wilson, Mr. F. W. Wilson, Mr. J. C. Wilson, Mr. S. J. Wilson, Mr. S. T. Wright, Mr. G. J. L. Jones, Mr. T. R. Jennings, Mr. W. W. Ellis, Mr. J. J. Kelso, Mr. F. R. Heakes, Mr. C. A. Fitch, Mr. A. G. Burrows, Mr. Justice Godson, K.C., Mr. G. A. Putnam, Mr. J. Lockie Wilson, Mr. A. T. Wilgress, Mr. H. B. Ball, Mr. M. Aiken, Mr. W. J. Beaton, Mr. E. F. Whitelaw, Mr. T. J. Mason, Mr. D. V. Klein, Mr. E. LeFeuvre, Mr. R. Loyla, Mr. A. N. McKay, Mr. G. N. Morang, Mr. A. Saari-maki, Mr. E. R. Zuercher, Mr. A. C. Douglas, Mr. George Grant, Mr. C. C. Hele, Mr. Chas. Foster, Mr. Matthew Curry, Mr. F. M. Irwin, Mr. W. M. McIntyre, Mr. C. J. Telfer, Mr. A. E. Semple, Mr. J. B. Thompson, Mr. Douglas Oliver, Mr. Murray Sinclair, Mr. Gordon Hogarth, Mr. J. Dingman, Mr.

C. E. L'Ami, Mr. Kenneth McTaggart, Colonel Fraser, Colonel Rhoades, Capt. Haldenby, Capt. Robertson.

The Lieutenant-Governor of Ontario and Mrs. Ross entertained at dinner on Friday night of last week at Government House, Toronto, and later with their guests went on to the Bank of Nova Scotia Recreation Club dance at the Royal York Hotel. Mrs. Ross was charming in a smart gown of blue and gold brocade, gold shoes, and a gold bandeau about her head. For ornament Mrs. Ross wore a double rope of pearls, and carried pink roses. Her wrap was of silver brocade with white fox fur. Miss Susan Ross wore a long full skirted gown of white moiré, and rose and silver brocade slippers. Mrs. F. N. G. Starr, Mrs. Ross's sister, was handsome in black and silver, with pearls for ornament, and large black feather fan. Others of the party were Dr. Starr, Mrs. Donald Ross, Captain and Mrs. Haldenby, Mrs. H. J. McDougald, and Mr. Peter Murphy.

The following were guests at dinner at Government House, Toronto, on Wednesday night of last week, when the Lieutenant-Governor of Ontario, Hon. Wm. D. Ross, entertained for the Honorable I. M. Tokugawa, Minister for Japan: Hon. G. H. Ferguson, Sir John Aldred, Hon. Arthur Melghen, Hon. N. W. Rowell, Hon. Dr. F. E. Godfrey, Hon. Mr. Justice Magee, Major-General E. C. Ashton, Major-General J. T. Fotheringham, Principal Maurice Hutton, Rev. Stuart Parker, Dr. D. A. MacRae, Dr. W. E. Gallie, Mr. D. L. McCarthy, Mr. Albert Matthews, Prof. A. T. DeLury, Mr. S. B. Gundy, Rev. Dr. Trevor Davies, Colonel F. H. Deacon, Colonel A. E. Kirkpatrick, Mr. A. E. Dymont, Mr. J. R. L. Starr, Colonel Alexander Fraser.

Among those who attended the weekly Winter Show at Eglington Hunt Club, Toronto, on Saturday afternoon of last week were Mr. Geo. W. Beardmore, M.P.E.L., Mr. and Mrs. R. Y. Eaton, Mr. and Mrs. H. E. Livingstone, Mr. D. G. R. Parker, Mrs. G. O. Fleming, Mr. and Mrs. Horace T. Hunter, Mr. and Mrs. S. W. Abbott, Dr. and Mrs. King Smith, Miss Betty King Smith, Mr. and Mrs. Geo. E. Mara, Miss Madeline Mara, Mr. and Mrs. O. D. Robinson, Mr. A. O. Beardmore, Col. Douglas Bowie, Mr. C. W. Montgomery, Mr. Frank McLaughlin, Mr. and Mrs. Geo. Leacock, Mr. and Mrs. A. R. Martin, Mr. and Mrs. H. C. Houston, Miss Joyce Livingstone, Mrs. Rex Nicholson, Miss Margaret Griffin, Mr. and Mrs. H. E. Watson, Col. Norman Perry, Dr. and Mrs. A. H. Caulfield, Mr. S. F. M. Smith, Dr. C. A. Temple, Mr. J. Milne, Mr. and Mrs. M. A. Rawlinson, Mr. Keith Balfour, Mrs. Walton Smith, Mr. Peter White, Mr. A. C. Heighington, Miss E. MacLennan, Mr. and Mrs. W. J. Northgrave, Miss Helen Gurney, Mr. Elliott Cottrell, Mr. Wm. O'Connor, Mr. and Mrs. E. S. Crease, Mr. Bradley Rowell, Miss Dorothy Meyers, Mr. Lyman Crawford Brown, Mr. Alex. T. Ferrie, Major Hearne, Miss Peggy Hearne, Miss Phyllis Rawlinson.

The engagement is announced of Marjorie Nightingale, daughter of Charles H. Hutchings, K.C., O.B.E., the Inspector General of Newfoundland and Mrs. Hutchings, to Mr. Edgar Allison Copp of the Royal Canadian Air Force, Ottawa, and eldest son of Dr. E. M. and the late Mrs. Copp, of Sackville, N.B. The wedding will take place in April.

Miss Vivian Burns, who since her return from London, England, has been the guest of her cousin, Mrs. R. G. Lind, is back at her flat on Spadina Road.

Dr. and Mrs. King Smith, of Toronto, entertained at tea on Sunday afternoon in honor of General and Mrs. C. E. Ashton, who are now resident in Toronto.

Mr. and Mrs. G. H. Ross, of Toronto, entertained at tea on Saturday afternoon of last week at the University Women's Club on St. George Street.

## EIGHTH REASON

## Why I always drink Salada

"I believe that when any article has the largest sale in its field it must be the best—Salada certainly bears out my belief."

Everywoman

## "SALADA" TEA

'Fresh from the gardens'

## Bundle it up . . . Then phone us

That's all that "doing the wash" means to the modern housewife. For with our Damp Wash Flat Work Ironed service everything is washed and rinsed spotlessly clean—neatly ironed and folded—returned ready to use or put away. And, at such a moderate price, too!

Do your laundry from now on with two easy motions. Bundle up your work—then phone us.

We have been doing laundry for the good folks of Toronto since 1880.

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"The Careful Laundrymen"

Limited

816-826 Bloor St. West

We Suggest  
**Our Damp Wash—Flat Work Ironed**  
**8c** Per Pound Minimum \$1  
Call  
**Lombard 2151**

## Canadian T.S.R. of Lyons Limited

opens the New Canadian Mill for the Production of Broadsilks

Now it is possible for Canadian fashion leaders to anticipate the smartest creations carried out in the newest silk fabrics, at the precise moment they are sanctioned in Paris.

Ladies of refined and exclusive taste look to the new T.S.R. of Lyons mill at Cap de la Madeleine for these beautiful fabrics which have made Lyons the heart of the silk industry.

Georgette, Crepe-de-Chine, Crepe Canton thrill the appreciative with their exquisite softness and draping grace, and now

## Crepe Martha and Crepe Vaporeuse

have come to make the first spring-wear creations of sheer delight. Both are exclusive and registered by the T.S.R. of Lyons Limited, and are amongst the wonders of the modern silk weaves. See these exquisite fabrics at your favorite store . . . their grace and beauty is an inspiration. Made in Canada, by experts from Lyons.

Canadian T.S.R. of Lyons Limited

Altho there is a persistent report that the market will be stronger in the spring, many people are refusing to take any stock in it.—*Detroit News.*

Prohibition can never be given its trial until more of its violators are given theirs.—*Thomas E. Pickering Service.*

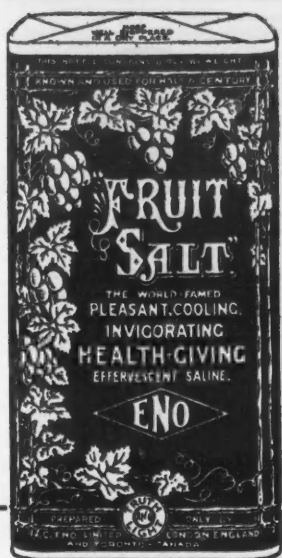
Admiral Byrd's style is somewhat cramped by the fact that this old world has only two poles.—*Florence Herald.*

As was to have been expected, the Latin name for the new-fangled parrot disease is polysyllabic.—*Norfolk Virginian-Pilot.*

A new motor-horn is said to make a noise like a chord on a harp. That's a nasty hint to pedestrians!—*Passing Show (London).*

Bandits blew up a shop in Chicago recently. They do their shoplifting thoroughly over there.—*The Humorous (London).*





ENO corrects that condition which doctors term Intestinal Absorption.

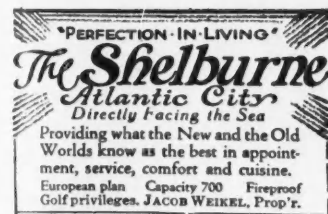


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**Lionel Rawlinson LIMITED**

Maker of Distinctive Hand-Made Furniture  
617-649 Yonge Street, Toronto



The new and well appointed passenger liners sail from Vancouver, B.C., and Victoria, B.C.  
R.M.S. "Niagara" March 5 April 30  
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For fares, etc., apply in all Railway and Steam Ship Agents or to the Canadian Australasian Line, 999 West Hastings St., Vancouver, B.C.



Providing what the New and the Old Worlds know as the best in appointment, service, comfort and cuisine.  
European plan Capacity 700 Fireproof Golf privileges. JACOB WEIKEL, Prop'r.



Decorative Moore Push-Pins  
6 Colors, 3 Sizes, Gift Decorations. All Dealers  
Moore Push-Pin Co., Philadelphia.



**A Mid-morning Pick-me-up**

When eleven o'clock comes and you grow a little weary—that's the time for a steaming, nourishing cup of OXO—IT'S BRACING!

In 6-oz. Flasks and Tins of 4 and 10 Cubes

**OXO**

It's "Meat and Drink" to you



**MRS. HOWARD FERGUSON**  
A recent photograph of the wife of the Premier of Ontario.  
—Photo by Charles Aylett.

Mrs. H. F. Patterson, of Poplar Plains Road, Toronto, entertained on Friday of last week at luncheon in honor of the wives of the out-of-town managers of the Bank of Nova Scotia. The guests included: Mrs. T. S. Atkinson, North Bay; Mrs. A. J. Barkley, Martintown; Mrs. G. A. Barton, Fawcett; Mrs. J. A. Baxter, Guelph; Mrs. James Brydon, Sarnia; Mrs. H. W. Cram, Guelph; Mrs. H. G. Fitzgerald, Sudbury; Mrs. E. E. King, Streetsville; Mrs. D. McCallum, Fort William; Mrs. K. K. McCallum, Brockville; Mrs. W. G. McClellan, Windsor; Mrs. E. J. Mabon, Brantford; Mrs. J. Macdonald, Picton; Mrs. A. G. Maclellan, Barrie; Mrs. E. F. Macneill, Hamilton; Mrs. F. Marshall, Stouffville; Mrs. R. J. Moffatt, Stratford; Mrs. D. A. Tolmie, Hamilton; Mrs. G. Jarvis, Arnprior; Mrs. J. W. Fraser, Peterboro; Mrs. W. G. Logan, Milverton; Mrs. C. B. Lewis, Richmond; Miss Gemmel, Ottawa; Mrs. H. A. Ballard, Agincourt; Mrs. H. K. Stevens, Galt; Mrs. V. D. Macleod, St. Catharines; Mrs. A. S. Mackey, Ottawa; Mrs. C. R. Kavanagh, Ottawa; Mrs. N. W. Berkinshaw, Montreal; Mrs. F. W. Ross, Winnipeg; Mrs. A. S. Fraser, Montreal; Mrs. W. D. Stewart, Markham; Mrs. J. D. McKean, Elmira; Mrs. M. G. Bruce, Mount Dennis; Mrs. G. L. Ziegler, Parry Sound.

Col. and Mrs. Reginald Chaplin, of Vancouver, who have been spending five months in England and in Europe, sailed for Canada on Wednesday, February 19.

Dean C. H. Mitchell, of the School of Science, Toronto, and president of the Canadian Engineering Institute, was a dinner guest at Rideau Hall, Ottawa, on Thursday night of last week before the dance given at the Chateau Laurier in honor of the visiting delegates to the meetings of the Engineering Institute.

Mrs. R. C. Matthews, M.P., and Mrs. Matthews, of Toronto, are in Ottawa this week for the session, guests at the Chateau Laurier.

Mrs. William Duthie, of Toronto, is in Ottawa this week for the opening of Parliament and the Drawing Room, and guest of Mr. and Mrs. G. J. Desbarats.

Mrs. Frederick B. Robins, of Toronto, leaves this week for the South of France.

Mr. and Mrs. Hubert Beggs, of Toronto, with Miss Lorna Beggs, left recently to spend several weeks in Florida.

Mrs. E. E. Henderson, of Winnipeg, who was the guest of Mrs. R. C. Matthews, in Toronto, has also been the guest of Miss F. M. Gilson, of Beaumont Road.

Mrs. Norman Jarvis is again in Toronto from Bermuda.

Mr. and Mrs. J. P. Watson, of Toronto, and their daughter, Mrs. Frederick Baque, sailed on Monday of this week for England. Later they will go to the South of France, and will be abroad for three months.

Mr. and Mrs. Victor Ross, of Toronto, are the guests in Miami, Florida, of Mr. and Mrs. R. S. McLaughlin, of Oshawa.

Mr. and Mrs. A. L. Ellsworth, of Toronto, recently left to sail for Europe. They will spend three months abroad.

Lt.-Col. J. A. Little and Mrs. Little, of Port Arthur, Ontario, left on Saturday of last week for California where they will spend several weeks.

Mrs. J. P. Watson, who has sailed for Europe, visited her sisters, the Misses Currie, in Barrie, before leaving.

Mrs. James George, of Toronto, is occupying her new residence on Hillholme Road.

Lady Gage, of Toronto, and her two daughters, Mrs. McCormick and Mrs. McLeod, are sojourning at Biloxi, Miss.

Mrs. James F. Scarth, of Toronto, and Miss Mary Scarth entertained most enjoyably at tea on Friday afternoon of last week at the residence of Mrs. Scarth's mother, Mrs. James H. Howitt, on Maple Avenue, Toronto. Mrs. Howitt received in a French gown of flowered chiffon. Mrs. Scarth, who assisted her, wore beige lace and georgette, with short jacket of the lace and

corsage of violets and Ophelia roses. Miss Mary Scarth wore pale pink lace and carried a bouquet of lily-of-the-valley and roses. Mrs. Gertrude Pringle and Mrs. Charles Musson poured tea and coffee. The table was done with a filet and cutwork cloth with red candles in silver candelabra, and daffodils, freesia, iris and narcissi. The assistants included Mrs. J. Beverly Milner, Mrs. J. Peers, Miss Delia Davies, Miss Bertha Tamblin and Miss Pearl Moore. The guests included, Mrs. J. Raymond, Mrs. Williams Moore, Mrs. R. S. Williams, Miss Scott, the Misses Parsons, Mrs. Taylor, Mrs. Kent, Mrs.



**MRS. NORMAN SINCLAIR KELLEY**  
Formerly Miss Jean Meikle, daughter of Dr. and Mrs. William F. Meikle, Morrisburg, Ont.

George McCann, Mrs. Ransom, Mrs. and Miss McCollum, Mrs. and Miss Wellington, the Misses Beal, Mrs. Sterling Dean, Miss Trees, Mrs. L. B. Lucas, Mrs. Blake, Miss Dorothy Mills, Mrs. Maclean Howard, Mrs. R. Pentecost, Miss Pentecost, Mrs. Douglas Catto, Mrs. Gideon Grant, Mrs. Fraser, Mrs. Rhoades, Miss Rhoades and many others.

Sir Esme Howard, retiring British Ambassador to the United States, and Lady Howard, have been spending a week with the Canadian Minister to Washington, the Hon. Vincent Massey and Mrs. Massey at the Canadian Legation in Washington.

Mrs. D. A. Dunlop, of Toronto, entertained on Wednesday of this week at tea for Dr. F. W. Norwood, of London, England, and the Toronto branch of the League of Nations Society.

Mr. and Mrs. J. A. McLeod, of Toronto, left on Tuesday of this week for a sojourn at Pinehurst, North Carolina.

Mrs. E. Y. Eaton, of St. George Street, Toronto, her daughter, Miss Alice Eaton, and her niece, Miss Gladys Eckhardt, leave the end of this month on the Mediterranean trip and will spend some time in Taormina, Sicily.

Mrs. Peleg Howland, of Toronto, entertained at a buffet luncheon on Friday of last week, when the decorations were all in honor of St. Valentine. Mrs. Howland received in a smartly becoming pale grey chiffon gown with shoes to match. The guests were, Mrs. J. B. O'Brien, Mrs. Oliver MacKlem, Mrs. Charles Swabey, Mrs. G. P. Schofield, Mrs. Cross, Mrs. J. M. MacKenzie, Mrs. Ernest Boukbee, Mrs. D'Eyncourt Strickland, Mrs. James George, Mrs. Alexander Laird, Mrs. Egbert Smith, Mrs. A. E. Phipps, Mrs. Henry Alley, Mrs. C. P. Band, Mrs. J. M. MacKenzie, Mrs. Eustace Bird, Miss Hoskin, Mrs. Lonsdale Capreol, Miss Hoskin, Mrs. H. N. Roberts, Mrs. James Morris.

Miss Jean Harris, of Toronto, entertained at luncheon at the Royal York Hotel on Friday of last week, and received in a gown of pale yellow satin, with a large black hat with pale yellow lace, and yellow and black shoes. Red

carnations in silver holders, and strings of Southern amilax were used to decorate the table, and red and white paper dolls marked the place of each guest. Miss Harris's guests included: Mrs. Gordon Cameron, Mrs. George L. Jamieson, Miss Eleanor McLaughlin, Miss Helen Playfair, Mrs. John Oliver, Mrs. John Proctor, Miss Patricia Watson, Miss Aileen Page, Miss Rene Laxton, Miss Bunnie Lang, Miss Margaret McCausland, Miss Margaret Husband, Miss Dolly Macintosh, Misses Helen and Betty Andrews, Miss Betty Lumbers, Miss Grace Knight, Miss Phyllis Morley, Miss Susan Smith, Miss Margaret Hunt, Miss Eleanor Morrison, Miss Flora Featherstonhaugh, Miss Mary Tudhope, Miss Helen Turner, Miss M. Turner, Miss Lillian Meighen, Miss Ruth Vaughan, Miss M. Median, Miss K. Ritchie, Miss Norah Findlay, Miss Helen Staunton, Miss Mary Staunton, Miss Betty Southam, Miss Helen Steele, Miss Grace Matthews.

The executive of the Women's Musical Club, of Toronto, entertained the artists at tea after the concert on Tuesday afternoon of this week at Hart House.

Mr. P. W. Murphy, of the Bank of Nova Scotia, New York, was the guest for a few days last week of the Lieutenant-Governor of Ontario and Mrs. Ross, at Government House, Toronto.

The Lieutenant-Governor of Ontario, Hon. W. D. Ross and Miss Susan Ross attended the dance given by the Recreation Club, Bank of Nova Scotia, at the Royal York Hotel, on Friday night of last week.

Mrs. W. Herbert Cawthra, of Forest Hill Road, Toronto, sailed last weekend in the S.S. *Montcalm* for England and with Mr. Cawthra, who is in London, will be there for several weeks.

Mrs. H. A. Richardson, of Toronto, has been spending a few days in Atlantic City.

Major and Mrs. Osler, of Bronte, with Mr. Hugh Osler, of Winnipeg, leave this week on the Mediterranean trip.

The Hon. Newton Rowell and Mrs. Rowell, of Crescent Road, Toronto, entertained very delightfully at tea on Saturday afternoon of last week in honor of the Japanese Minister to Canada, Hon. I. M. Tokugawa, Mrs. Rowell charming in a gown of dahlia color with necklace of crystals and



## Printed Chiffon Afternoon Frock

Sheer and lovely—a gay forerunner of the Spring mode. A belt marks the new high waistline, draped skirt and softly falling sleeves accentuate the graceful feminine vogue. \$35.

Third Floor

**THE ROBERT SIMPSON COMPANY LIMITED**

Eaton, Hon. Justice F. R. Latchford, the Premier of Ontario and Mrs. Ferguson, Rt. Hon. Arthur Meighen, Mrs. Meighen, Hon. Mr. Justice F. E. Hodgins, Mrs. Hodgins, Hon. Mr. Justice Orde and Mrs. Orde, the American Consul and Mrs. Sauer, Sir William and Lady Hearst, Provost and Mrs. Cosgrave, Mrs. David Dunlop, Colonel and Mrs. C. S. McInnes, Hon. W. H. and Mrs. Price, Professor George Wrong, Hon. Justice H. T. Kelly and Mrs. Kelly, Rev. Canon Cody, Mrs. Cody, Mr. and Mrs. G. Locke, Dr. and Mrs. Roscoe Graham, Mr. and Mrs. W. N. Tilley.

Mr. and Mrs. C. W. Wilson are again in Toronto from St. Andrew's, Fifeshire, Scotland, where they visited their daughter, Barbara, who is at college there.

Mrs. R. C. Matthews, of Toronto, entertained on Friday of last week at luncheon for Mrs. E. E. Henderson, of Winnipeg.

Mrs. James Suydam, of Toronto, was hostess at a dinner party on Wednesday night of last week in honor of Mrs. Hodgson, of Montreal, who is the guest in Toronto of Mrs. Scandrett, of St. Andrew's Gardens.

Mrs. Robert Cory, of Toronto, was hostess at a successful bridge on Wednesday afternoon of last week in honor of Mrs. Hodgson, of Montreal, a much feted visitor in Toronto.

The wives of the Cabinet Ministers of the Ontario Legislature are now busy entertaining the wives of the other Cabinet Ministers and members' wives. Mrs. Godfrey entertained at luncheon in the Speakers' Chambers last Wednesday, and among her guests was Mrs. W. D. Ross.

During the annual meeting of the Ontario Land Surveyors, held this week in Toronto, several events of social interest took place. The president's reception and dance was held on Tuesday night at the King Edward Hotel. On Wednesday there was a luncheon and bridge at the University Women's Club, St. George Street; and on Wednesday evening, under the auspices of the Women's Auxiliary, of which Mrs. J. S. Leitch is president, there was a dinner at the Royal York Hotel.

Miss Edith Northgrave, of Toronto, is in Ottawa this week for the opening of parliament and is the guest of the Hon. Peter Heenan and Mrs. Heenan.

Mrs. T. J. Clark and Mrs. H. W. Beatty, of Toronto, have been spending two weeks in Atlantic City.

Mrs. Harold Weir, of Saskatoon, is in Toronto this week-end on a visit to her brother, Major-General E. C. Ashton, and Mrs. Ashton.

Mrs. Lyons Biggar, of Toronto, entertained at dinner on Monday night of this week in honor of Major-General and Mrs. E. C. Ashton.

Mr. and Mrs. H. E. Rawlings, of Montreal, entertained at a delightful dance at the Ritz-Carlton, on Friday night of last week, in honor of their debutante daughter, Miss Margaret Rawlings, who wore a charming gown of white tulle with flounced skirt, and close fitting bodice having a shoulder bouquet of orchids. Mrs. Rawlings was in Nile green satin and Miss Betty Freeman, of London, England, Mrs. Rawlings' guest, was in maize satin with bouquet of yellow roses. The ball room was exquisitely decorated with flowers in profusion and southern smilax, and lighted Japanese lanterns.



**MRS. RUSSELL GAGE AND BRIDAL ATTENDANTS, WINNIPEG**  
From left to right: Miss Joyce Blackwood, Mrs. Second Lampan, Vancouver, Miss Cathline Clark, the bride, formerly Miss Martha Anderson, Miss Geraldine Wood, Mrs. Charles Hodgman, Mrs. Campbell Harstone, Miss Margaret McManus.  
—Photo by Crux Studios.





## AWAY WITH MESSY POULTICES AND PLASTERS

Thermogene is as soft as down. Pin or bind it over that part that pains... Then... comfort... ease from pain... blessed relief.

Thermogene induces a penetrating warmth that lasts. It reaches the congestion that's causing the pain. Its healing power is so sure that doctors and nurses urge you to use it. They use it themselves.

Ready for instant use and easy to apply. Cleanly. Stays in place. Can be worn in most cases unnoticed whether at school, at business—or wherever you may be. Thermogene is as easy to take off as it is to put on.

Thermogene is the modern treatment to bring relief to all pains caused by colds and chills.

Your druggist has it.

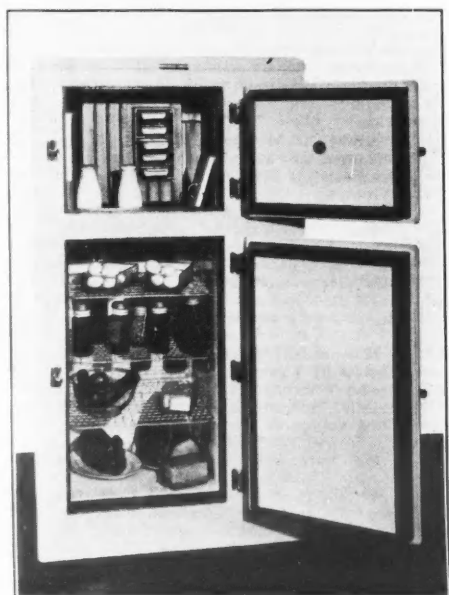
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TO  
RELIEVE  
CHILL -  
CAUSED  
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# THERMOGENE

Put it where the Pain is



## DEPENDABLE!

### The Gas Fired Refrigerator

We set locks, bolts and bars to protect the movable property in the home. Despite these, thieves may break through and steal.

Can we defeat the efforts of the "hold-up" crew that, every minute of the day, backs us against the walls of our home and robs us of our food?

The food waste that we actually know of; the food that

comes, all unaware, to the family table in bad condition are the spoils that the robbers take. Money wasted. Health endangered.

The GAS-FIRED refrigerator, constant in service, silent in operation, using the same means to cool and preserve food that is used to cook it, will be your sure safeguard against the "hold-up" crew.

Send for the booklet,  
"The Flame That Freezes"

## The Consumers' Gas Company

55 Adelaide St. E.

732 Danforth Ave.

# THE DRESSING TABLE

CONDUCTED BY ISABEL DEAN-MORGAN

## ADVENTURING IN COSMETICS

DO YOU ever take sprightly little adventures among new jars, bottles and containers of the preparations that keep you looking at your best? If you never have, you've missed a treat. There is a kind of thrill of discovery when you discover a new cream that gives your skin an Aprilish feeling, or when you first try a powder that lends a subtle peach bloom effect to your skin that it never had before, or a new rouge that gives it a glow that almost convinces you it is your own.

If you have been using the same preparations for a year, or two, or three, convinced that there is nothing upon heaven or earth that could suit you better, then adventure a little. Try the new cosmetics that have recently been introduced by your favorite house. It is probable that new things have been added to their line that will prove even more pleasing to you than those you are using now.

There is the matter of rouges for instance. Most women use the dry or compact kind almost exclusively, simply because it is the kind they have always used and it has not occurred to them to try others. The woman with the dry skin should try the paste rouge, because it is adapted to her type of skin and blends beautifully. Much of the success of wearing this depends upon the manner in which it is applied. The whole secret lies first, in applying it sparingly and second, in blending it carefully so that its outer edges fade imperceptibly into the skin.

Touch the tip of the finger to the paste and daub it very sparingly in three dots in triangular formation high up on the cheeks under the eye. Color should never be placed low down on the cheeks as the result will be unnatural and artificial. Blend the color with the fingertips toward the center of the triangle and then shade it downward and outward on the cheeks. You will discover that the result is a very natural and lovely flush.

Liquid rouge is more lasting than either cream or dry rouge, and is adaptable to both dry and oily skin. It is applied with a pad of cotton moistened with cold water and, carefully blended, produces a lovely transparent effect.

Many rouges, particularly those in paste form, will be found to be of a



INGENUE TENNIS FROCK  
Of printed challis, featuring bows and a capelet.

very odd color—quite different from the usual flesh shades. Quite frequently some hesitancy is felt about trying them because of their color. This, however, changes when it is applied to the skin and harmonizes with the complexion.

These different ways of using rouge are fascinating in their possibilities, although of course the compact rouge will be favored for its convenience in making up quickly and for its accessibility at all times.

Then there are the lip rouges. It is rather surprising what life and sparkle will be added to the features if the color in lips inclined to be pale is deepened. It lends animation and interest to the face that is utterly intriguing. It is quite important that the right shade be chosen for this purpose, otherwise the result is likely to be just a little sad. Study your coloring and your features closely, obtain reliable advice, before buying any shade that seems becoming.

Lip rouges come in as many forms as do the other rouges. There are lipsticks and there are pastes. Many of these are indelible and last throughout the day. A new way of making up the lips is the use of liquid rouge and lip paste. When the correct shade is chosen, lip rouge is never blatant or obtruding. Many women whose lips are naturally pale all the time will discover a valuable aid to beauty in the use of lip rouge.

Then there is the matter of face

powder. There are different and subtle shades of powder that match every complexion. And there are many different tones of skin shade. Effort should be made to match the natural skin tone as closely as possible in order to obtain the best effect.

Then there are creams. Not just foundation creams and cleansing creams, but creams that build up the underlying tissues of the face, such as the skin foods heavy and rich in oils, light delicate creams adapted to thin, sensitive and somewhat dry skins; there are soothing creams to allay sunburn and skin irritations; creams to refine the skin texture and to close pores that are over-large; to remove blemishes; to enliven the circulation of the blood in the face so that it may carry off the impurities that are harmful to the texture of the skin; creams with much oil in them for dry skins; there are astringent creams for the skin which has too much moistness; creams for the normal skin. One might go on for a long time enlarging on the list of creams that are available. Every type of skin and skin condition is provided for by the manufacturer of cosmetics, so that there really is very little excuse for neglect of the skin on the ground that "Mine is different. There's really nothing I can do about it."

It may be necessary to experiment with a number of preparations until you find exactly the kind that are adapted to your requirements. If you



WHITE AND BLACK NET  
Evening dress of white net trimmed with two rows of black net on the full skirt which falls to the floor in back. A spray of flowers is worn on the skirt.



**The Children's Hair**  
Your child will have lovely, healthy hair if you use Evan Williams Shampoos regularly.  
Buy "Camomile" for fair hair, "Graduated" for brown or black hair.

Imported from England  
SOLD EVERYWHERE  
Sole Canadian Distributors  
PALMER'S LIMITED  
MONTREAL

**Evan Williams  
HENNA  
SHAMPOO**

## Children's Coughs and Colds

Head colds and persistent coughs are quickly and soothingly relieved. For 50 years Vapo-Cresoline has demonstrated its usefulness. The healing vapors will bring relief and refreshing sleep to your child tonight. No drugs to upset the stomach. Disinfects the room; prevents spread of infection.

**Vapo-Cresoline**  
At your druggist  
or for booklet C2  
VAPO-CRESOLINE COMPANY  
Leopold-Miles Bldg. • • Montreal, Que.

## 7 Sutherland Sisters



## "HAIR TIPS"

Dora Sutherland, famous hair specialist, has prepared valuable information on the care of hair to stop falling hair and end dandruff. This information is enclosed in every Seven Sutherland Sisters' package. Ask your druggist for it, or send \$1.00 for Scalp Cleaner and Hair Grower to Dora Sutherland, 195 Spadina Avenue, Toronto.



**Our food is  
so soft... our  
gums so frail!**

IN searching for the source of these widespread troubles of the gums, dentists have found that our gums are dependent on stimulation to keep them in health.

But modern cooks have thwarted this plan of nature's. For our food, is too soft, too refined and too quickly eaten to give the gums the stimulation they need so much.

Small wonder that gums become soft, weak and tender—that "pink tooth brush," the first sign of gingival breakdown, is so common.

**How Ipana and massage  
keep gums firm and healthy**

Ask your dentist how to protect your gums. He will recommend massage—and very likely he will mention, too, the benefits of Ipana Tooth Paste. For Ipana, because of its zistrol content, is held in high regard by the profession. Dentists recommend it as an aid to the massage in toning and strengthening weak gums.

**Try Ipana for a full month**

Ipana is a delicious dentifrice to use. And its power to keep your teeth brilliant will delight you. Even the trial tube the coupon calls for will prove these things.

But a better test is to get a large tube of Ipana at your nearest drug store. Use it faithfully for a whole month. You will notice the steady improvement in the health of your gums and teeth.

**IPANA TOOTH  
PASTE**

MADE IN CANADA

BRISTOL-MYERS CO. D.O.4  
1239 Beoit St., Montreal, P. Q.  
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two-cent stamp.

Name .....  
Address .....  
City ..... Prov. ....



have not already done this, then you should start adventuring. You will enjoy it, particularly when you find the results are so very happy when you find the right combination.

However, if you have not the time and would like to be certain of your results before you begin, a visit to any good beauty salon will yield a fund of information about the skin, its care and how to adapt certain colors to your make-up. It is time well-spent if you have a full facial treatment. Ask the operator to explain why she does certain things and why she uses certain preparations. Then buy your preparations and go and do likewise. With this knowledge you can keep your face "in trim" between your facial appointments.

fair, also your eyebrows and lashes, it is probable that a slight darkening of both the latter would be an improvement. Use the lightest shade of eyebrow and lash darkener you can obtain, otherwise the contrast will be too marked. I am sorry, but I cannot give you the names of preparations through this column. If you will write to me again, enclosing a stamped and addressed envelope, and giving your name, I shall be pleased to suggest the names of several.

D. W. Perhaps your skin is extremely sensitive to the action of soap upon it, causing it to smart and sting and feel drawn when it is washed. Try using a good cleansing cream to clean the skin, and I do not think you will experience much difficulty.

### Fashion Notes

**JEWELLERY** for the sub-débutante is now, as ever, a fine point in the mode. Costume jewellery has helped somewhat to solve the problem, for it is, after all, not really and truly jewels, and misses and even juniors, are now wearing the bright-colored necklaces and bracelets that are made of everything from wood to glass.

Rhinestones seem to meet the longing for something that sparkles like diamonds to wear with evening frocks of filmy fabrics, and these are now permitted to the girl in her teens if they are handled in a man-

ner suggesting simplicity rather than sophistication. The newest are delicate, shimmering strands of tiny stones, some set in a single row others in lacy, latticed or braided chains. A strand of diamond-cut rhinestones a little longer than a choker has for a pendant a double tassel of the rhinestones finely strung. A similar necklace is made of rhinestones and tiny pearls, with a flower-shaped pendant combining the two stones.

Another necklace is a slender shining strand of baguette crystals, made in long links joined with clusters of rhinestones. It has a crystal clasp in front with rhinestone tassels. On the order of the festive Hawaiian "lei" necklace is a choker made of round links of cut crystal, with rhinestones in bunches like berries between. Most of these necklaces, chokers or chains are worn in sets, with bracelets to match.

This season shows some charming necklaces of crystal especially adapted to the young girl. Several of these necklaces are in flower form, made of sparkling crystals in white or delicate opalescent tints—a perfect finish for the new party frocks of tulle or taffeta with their bouffant skirts and demure little sleeves or shoulder capes.

There are also more colorful sets,

in semi-precious and synthetic stones. The designs in these are altogether entertaining, and some express very definitely the contemporary art idea in dress. Turquoise, emerald, ruby and other stones are used in pretty colored necklaces and bracelets, and the agates in their gentle tones are artistically combined to create flattering necklace and bracelet sets that will harmonize with any of the smart new party-clothes in evening shades.

Mother—"Tommy, wouldn't you like to have a pretty cake with five candles on it for your party?"

Tommy—"I think I'd rather have five cakes with one candle, Mama."—*Paddington Mercury*.

Now that skirts are getting longer, many men are afraid their eyes are on their last legs.—*Life*

"Just put it on my Bill," sobbed the young widow as she left a wreath at the crematory.—*Everybody's Weekly (London)*.

### Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

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Blackheads, Rashes, Brown Patches, Eczema and all non-infectious skin troubles can be cleared up and the skin restored to its former beauty, softness, clearness and radiance. For thirty-five years we have given extreme satisfaction with our treatments for skin troubles and complexional defects. Our prices are extremely moderate. For those who cannot come to the Institute, we have put our Preparations in convenient form for home use. For ordinary skin defects, we recommend our famous

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What a delightful and healthful shampoo it gives! Anoint the scalp lightly with CUTICURA OINTMENT; then make a strong lather with CUTICURA SOAP by dissolving shavings of the SOAP in hot water. Wet the hair thoroughly, then shampoo with the suds and rinse, several times, finishing with tepid or cold water. This will keep your scalp in a healthy condition, and your hair will be soft and lustrous.

Sold everywhere. Soap 25c. Ointment 25c. and 50c. Telum 25c. Canadian Depot: J. J. Watt Company, Ltd., Montreal.

# BEAUTY SECRETS OF ENGLISH SOCIETY WOMEN

as revealed by Lady Louis Mountbatten, the Countess Howe and Lady Buchanan-Jardine

**BEAUTIES** of the British aristocracy, matchless for distinction and charm! Thoroughbred as the blooded hunters they ride, they are always faultlessly turned out, impeccably groomed.

What a sight to see them in full evening dress at Covent Garden Opera or Buckingham Palace Courts . . . the radiance of their exquisite complexions, the dazzling perfection of their lovely necks and arms outrivaling the splendor of their jewels!

Lady Louis Mountbatten, beautiful member of the British royal family, guards well the secret of her apple-blossom skin. It is the same as that revealed by the bewitching Lady Buchanan-Jardine, brilliant young leader of the smart racing set, by the enchanting Countess Howe, one of the six most beautiful women in all England.

"A woman's complexion is the index of her chic," says Lady Buchanan-Jardine. Her own exquisite skin is much admired for its rose-petal delicacy of texture and coloring. Amazingly its radiant young freshness remains undimmed through the gay whirl of ceaseless social activity, for Lady Buchanan-Jardine gives it the utmost care.

"Smart women," she says, "follow a daily régime to keep their skin marvelously healthy, fine, firm, fresh and clear. Simple care is always best so I, like many others, follow Pond's Method of home treatment . . . it is easy, satisfactory, complete."

**FOLLOW** the four swift, simple steps of Pond's Method to keep your skin exquisite:

**DURING THE DAY**—first, for thorough cleansing, amply apply Pond's Cold Cream several times a day and



LADY LOUIS MOUNTBATTEN

always after exposure. Pat in with upward, outward strokes, waiting to let the fine oils sink into the pores and float the dirt to the surface.

**SECOND**—remove all cream and dirt with Pond's Cleansing Tissues, soft, yet firm, amazingly absorbent, and so economical!

**THIRD**—briskly dab face and neck with Pond's Skin Freshener to banish lingering oiliness, close and reduce pores, keep your skin looking young.

**LAST**—smooth in a delicate film of Pond's Vanishing Cream for powder base and exquisite finish.

At bedtime never fail to cleanse thoroughly with Cold Cream and remove with the dainty Tissues.



THE COUNTESS HOWE

Though mother of a debutante daughter, her skin is radiant as a young girl's. How does she do it? "I use Pond's!" she says.

(Above, right)

Lovely LADY LOUIS MOUNTBATTEN, wife of a descendant of Queen Victoria and cousin of His Majesty the King of England, is another enthusiastic user of Pond's.



LADY BUCHANAN-JARDINE

Brilliant, bewitching, she leads the gay whirl of smart young English society. Her radiant blonde beauty is of the fairest type, with eyes of delphinium blue and hair of gleaming gold. Her rose-petal complexion is famous, for she gives it the utmost care. "I follow Pond's Method for home treatment of the skin," she says.



Use Pond's Cold Cream for pore-deep cleansing . . . Cleansing Tissues to remove the cream . . . Skin Freshener to banish oiliness, tone and firm . . . Vanishing Cream for powder base, protection and exquisite finish.



**SLIGHTLY FLARING**  
A charming addition to the fashionable woman's Spring wardrobe—a suit of black covert which features a skirt slightly flaring in the front. Circular bands of applique give the effect of a yoke of irregular outline.

### Correspondence

J. B. Eye shadow may be obtained either in the paste or the compact form. It comes in various colors to match the eyes. Choose the color, blue, grey or brown, that matches yours and it will make their color appear darker. It is, of course, used as a rule, only in the evening, although sometimes it is employed to smart effect when used very sparingly in the daytime.

Valentine The waving fluid used to set your hair which has been permanently waved in finger waves, is not likely to prove harmful to the hair. It is possible that it might have a tendency to make very fair hair such as yours, become a little darker. However, if you watch it carefully and find that there is such a darkening, the effects of the fluid may be counteracted by the use of a mild bleach. Of course, fair hair always has a tendency to grow darker as one grows older.

Where the shape of the eyebrows can be improved upon by plucking, I fail to see any harm in the practice if it is done carefully. It is most unwise to trim them to a fine line, but where they are inclined to be straggly and disorderly through growing out of the line of the well-defined eyebrow, quite frequently the appearance can be distinctly improved by evening the line. It would be unwise, however, to change the natural line of the eyebrow.

Since your skin and hair are quite



**PRINTS ARE IN VOGUE**  
A smart printed crepe dress for street wear this spring which features side bandings, and the uneven hemline.

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MRS. A. B. RONALD, WINNIPEG  
Who is actively identified with the Daughters of the Empire.

## THE SOCIAL WORLD

Sir Herbert and Lady Holt, of Montreal, entertained at a dance at the Windsor Hotel, on Thursday night of last week for the nursing staff at the Royal Victoria Hospital.

Mr. and Mrs. John H. Price and their children are again in Quebec from Murray Bay where they were guests at the Manoir Richelieu.

Colonel C. M. Edwards and Mrs. Edwards, of Ottawa, entertained at dinner on Wednesday night of last week before the reception given by the Minister of Japan to Canada at the Chateau Laurier.

Mrs. Alex Patterson, of Montreal, and her daughter, Mrs. A. Sidney Dawes, left on Monday this week for a ten day visit to Lady Allan, of Montreal, who is at Pasadena, California. Mrs. Patterson and Mrs. Dawes will be away for a month.

Miss Kathleen Gibbons, of Toronto, was in Montreal for Mrs. H. E. Rawlings' dance which took place so successfully at the Ritz Carlton on Friday night of last week. During her visit in Montreal Miss Gibbons was the guest of Mrs. Barnard Evans.

Mrs. Walter E. Lyman is again in Montreal from Kingston, Ontario.

The engagement is announced of Marjorie Nightingale, daughter of Charles H. Hutchings, K.C., O.B.E., the Inspector General of Newfoundland,

and Mrs. Hutchings, to Mr. Edgar Copp, of the Royal Canadian Air Force, Ottawa, and eldest son of Dr. E. M. and the late Mrs. Copp, of Sackville, N.B. The wedding will take place in April.

Mrs. Algernon Brown and Mrs. Wyndham Brown, of Montreal, are spending the remainder of the winter at Charleston, South Carolina.

Mr. and Mrs. A. S. Fraser, of Montreal, were in Toronto last week-end, guests at the Royal York.

Colonel and Mrs. George Patterson Murphy, of Ottawa, leave this week for Sea Island Beach, where they will be for several weeks.

Mr. and Mrs. J. Hollister Wilson, of Montreal, are sojourning at the Pine Forest Inn, Summerville, South Carolina.

assisted by Mrs. Eardley Wilmot and Mrs. Leonard McLaine. Mr. and Mrs. Cammell left on Saturday to sail for France.

Mrs. W. J. Clark, of Montreal, is spending several weeks at Alken, South Carolina.

Mr. and Mrs. Charles Rinfort, of Montreal, sailed recently from New York in the S.S. Cedric to spend several weeks in Europe.

Miss Betty Wood, of Montreal, entertained at dinner on Friday night of last week before Mr. and Mrs. Henry E. Rawlings' dance in honor of their daughter, Miss Margaret Rawlings, at the Ritz Carlton. Miss Rawlings made her debut this season in Montreal after having been presented at Court.

The Governor-General and the Viscountess Willingdon were present at the ball given at the Chateau Laurier, Ottawa, last week, in honor of the visit-



MRS. ROY O. PENNINGTON  
Formerly Miss Mary Kathleen McEachern, only daughter of Mr. and Mrs. Charles A. McEachern of Toronto.  
—Photo by Charles Aylett.

Mrs. Lucien Cannon, of Quebec, entertained at dinner on Wednesday night of last week in honor of Miss Kiki Roy, of Paris, and Miss Odette Lapointe, of Ottawa.

Mrs. André Taschereau, of Quebec, entertained at tea last week in honor of Mrs. J. E. Perrault, who is in the ancient capital for the sessional months.

Mrs. Edgar Wiggs, of Quebec, entertained at luncheon on Friday of last week at the Garrison Club, for Mrs. MacKenzie Campbell, of Montreal.

General and Mrs. Charles Winter and Miss Constance Winter are again in Ottawa after several weeks spent in British Guiana.

Lieut.-Col. Wilfred Bovey, of Montreal, and his daughter, Miss Kathleen Bovey, are in Ottawa this week for the opening of parliament.

The Hon. C. C. Ballantyne and Mrs. Ballantyne, of Montreal, leave on the 25th to spend a month at Augusta, Florida.

Viscountess Willingdon was guest of honor at the luncheon given on Thursday of last week in Ottawa by the Ottawa Chapters of the Imperial Order of the Daughters of the Empire in order of their thirtieth anniversary.

The president and directors of the Winter Club of Quebec entertained the members of the Toronto, Montreal and Ottawa skating clubs at a tea on Thursday afternoon of last week.

Mrs. Harry Etches, of Ottawa, entertained at tea on Thursday of last week for Mrs. Charles Cammell. The tea table was presided over by Mrs. F. A. Acland and Mrs. F. T. B. Pennyfather,

ing delegates and their wives, who attended the meeting of the Canadian Engineering Institute. The guests were received by Mr. and Mrs. A. J. Grant, Mrs. Fortescue Duguid, and Mr. John McLeish at the entrance to the ball room. Supper was served in the Jasper Room.

Mrs. Joseph Edouard Perrault, of Quebec, entertained at a luncheon at the Chateau Frontenac on Friday of last week in honor of her niece, Miss Odette Perrault, of Montreal, who has been her guest and Miss Roy, of Paris, and Miss Odette Lapointe, of Ottawa, who are guests at Spencerwood.

At the marriage of Miss Helen Easton Hunter, daughter of Mr. and Mrs. James H. Hunter, to Mr. Edward T. Renouf, son of Lieut.-Colonel and Mrs. E. M. Renouf, which is taking place on Wednesday afternoon, February 26, at half-past four o'clock, at Christ Church Cathedral, Montreal, the bride will be attended by Miss Dorothy Ross, as maid of honor, and Miss Violet Gillett and Miss Margot Craig, of Toronto, as bridesmaids. Mr. Lyle Williams will be best man, and the ushers will be Mr. John Stethem, Mr. William Pratt, Mr. William Evans and Mr. William Dawson. The Very Rev. Dean Carlisle will perform the ceremony, assisted by Dr. J. G. Potter.

Dr. and Mrs. Gavin Miller, of Montreal, are spending two weeks at the Manoir Richelieu, Murray Bay.

Mrs. Geoffrey Cockburn, of Montreal, is the guest of Mr. and Mrs. Stuart Atkinson at Etchemin.

Mrs. C. J. Doherty, of Montreal, is entertaining at a tea dance on Saturday afternoon, March 1, from five until nine o'clock, at her residence, 9 Ford Avenue, in honor of her debutante daughter, Miss Elizabeth Doherty.

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Stately and luxurious... delightful cuisine—perfect service... embodying the finest traditions of British seamanship.

### "BERENGARIA"

New York to Cherbourg and Southampton

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Rub shoulders with the world's celebrities on one of the ocean's most famous ships... the favorite of princes and ambassadors.

### "MAURETANIA"

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You will find real service and refinement on this internationally famous ocean greyhound.

### "CAMERONIA"

New York to Londonderry and Glasgow

MAR. 8 - APR. 9

The famous Anchor Cabin service at its best... a revelation of fashionable and economical travel.

### "CARONIA"

New York to Cobh (Queenstown) and Liverpool

MAR. 15 - APR. 12

Rivalled in comfort and accommodation only by her famous sister ship, the Carmania, ... with an atmosphere and clientele all her own.

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New York to Belfast and Glasgow

MAR. 15 - APR. 19

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\*Calls at Cobh (Queenstown), Galway and Liverpool.

†Leaves Boston April 20.

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If you want to save hours of ironing each week, and of course you do, you should see this splendid ironer at the Toronto Hydro Electric Shops in actual operation.

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MISS MARY SCARTH  
For whom her mother, Mrs. James F. Scarth, Toronto, gave a St. Valentine's Day tea on Feb. 14th.

—Photo by Lyonde.



# THE ROSE PETALS

By Henri Duvernois

AFTER various alterations, Madame Béguereuil opened her beauty shop, The Rose Petals, where she sold cosmetics, dyes and perfumes. It was a pretty place; and with its whiteness, its stucco garlands running along the walls, and its decorative prints, it recalled the eighteenth century, in which there was so fashionable an abuse of rouge, beauty-spots, and rice powder.

The proprietress had the appearance of a mummy painted in the brightest and most ornate colours. Her mouth was a blood red, in contrast to the scaly plaster of her face, and her dull eyes were framed in a crayoning of purple. A Ceres of sixty, she carried on her head a laborious structure of blonde plaits and false red curls. Her slightest motion released a heavy whiff of perfume. The lobes of her ears, which were touched up with vermilion, vaulted two artificial pearls, and her fingers with the shiny nails were adorned with glass rings. The shop did not open its doors until midday, the proprietress requiring her mornings to put her features in order and to present to her clients a spectacle which—contrary to her intentions—was more instructive than imposing.

LADIES accustomed to adventure and endowed with curiosity gladly submit to trades-people, and they find much to attract them in the retreat of a shopkeeper. Mme. Béguereuil was a hostess rather than a saleswoman. She had renounced laughter because, though the laugh may be proper to man it is prejudicial to the artistic labour of the enameled woman; but she seasoned her sales-talks with a dash of psychology:

"You see this cream, madame. One must take a quantity the size of a pea and rub it on each temple before retiring. The most intelligent of us grow old first at the temples. A woman must always think of self-defence; gentlemen never fail to proclaim 'Woe to the vanquished!' Shall I wrap up a little twenty-five franc jar for you?"

Charming spot! Everything there was fresh and graceful, down to the pale rose wrapping-paper with the baby-blue cord. The cash-box affected the form of a baby case, on which the shepherd Acts was playing the flute for Galatea. The paper money was kept in a bergamot sachet. The account book had the form and binding of a suggestive almanac. The air was saturated with the perfumed spray from vaporizers which were called into service repeatedly. Passing vagabonds would sniff these unusual odours with disgust. Mme. Béguereuil was assisted by a homely and slovenly attendant who never showed herself and was delegated to perform the more indelicate tasks at the back of the shop. The proprietress devoted all her leisure moments to the attentive examination of her features: by dint of staring at herself she had ceased to see herself as she was, and her illusion was helped out by the semi-darkness of the store. Thus, she could attribute the chastity of her mature years to one of those inexplicable renunciations, such as sometimes overtake young actresses at the height of their careers.

"Love," she would say, "no longer interests me, except in others."

One day as she was engaged in pasting on an artificial eyelash, she abandoned the lash, pressed the bulb of a vaporizer, and stepped forward to receive a young girl who was entering.

"What do you wish, mademoiselle?" But the new-comer held out her hand to her. "Good day, Auntie! You do not recognize me? I suppose I must have grown."

"Ah!" exclaimed Mme. Béguereuil, changing her tone. "It is Lucienne!"

"Lucienne Méty; yes, Auntie."

"Well, sit down."

And Lucienne told her story. Her mother, a widow, was barely subsisting at Garenne-Bezons, on a tiny income. So she should get out and do something, shouldn't she? She had decided to come all alone on the tram, bravely, to find her Aunt Emma; because it is natural in times of misfortune that she should turn to someone inside the family, even though some members of that family had been kept apart for years, as a result of quarrels in which she had had no part. Lucienne would be satisfied with any kind of work. She had already had experience in various lines, though with not very good results. She had taught French to some Brazilians, who had dismissed her on the pretext that she had written "Monsieur Pablo n'a pas fait son devoir d'horta-graphes et Mademoiselle Lola ses contes d'artimattique. Je demande pour eux un painsonne." She had sold handkerchiefs in lots, and she had been the maid of an actress.

"And I am not yet twenty!" she concluded with pride.

MME. BEGUREUIL uttered a cry which contained mingled jealousy, regret and admiration. Twenty! Lucienne was a pretty girl, quite plump and solidly built—and she had kept the credulous nose and the naïve eyes of childhood. It was obvious that she was not at all malicious, and that she possessed the most pronounced characteristic of her family, the Méty distinguishing themselves by a kind of animal-like obtuseness.—But twenty! Twenty, that is, in hair, in teeth, in health, and in cheerfulness—with a bosom that would have enchanted a draughtsman of the year 1885, and a light pink complexion fit to be pasted on a box of soap! At the mere sight of her, so challenging in her youthfulness, Mme. Béguereuil trembled. . . . She reached a sudden decision.

"Take off your hat," she ordered. "An idea has occurred to me. I am going to try you out. All you will have to do is to agree with everything I say: that is not difficult. But we must see if we can't brighten you up a bit, I must admit."

"Very well, Auntie. I have had friends: an engineer, a cabaret singer, and a dealer in guano. . . ."

"I didn't mean that. What do you think I am? By brightening you up I mean teaching you how to please the customers, to get them to buy things, and to avoid blunders. You will call me Mme. Béguereuil."

"Yes, Auntie. I am quite satisfied. It smells so good here!"

"Put your hat in that closet and come stand alongside me. Just one piece of advice. Whenever I ask you anything, you will answer me in a deep, grave voice. Do you understand? I am going to explain to you. . . . After a while: here comes someone!"

The vaporizer was already at work again; a client was entering. A good client, to judge by the infirmities which she enumerated: dryness of the scalp, blackheads on the nose, cracked lips, and, above all, dimples, dimples which had been found so pretty by so many people that they had remained, transformed now into wrinkles.

"The wrinkle is a permanent dimple," Mme. Béguereuil agreed. "One laughs so much when one is young that one still retains the marks when the desire to laugh is past."

BUT the remedy was at hand—the remedy, this little jar of cream which seemed so insignificant. The customer hesitated at the price, and was just about to retire at the purchase of twenty centimes worth of white pins, when Mme. Béguereuil launched her final argument:

"But let me show you. . . . Madame Lucienne, stand up. . . . Eh bien! Madame, my assistant, who uses this cream, is forty years old."

"Forty!" the customer exclaimed. "Her oldest boy is a gunner at La Fère. Isn't that so, Madame Lucienne?"

And Mme. Lucienne, understanding what was expected of her, answered in a cavernous voice:

"Yes, madame, I was forty the sixth of last month."

"And you can tell the truth to madame; come, tell it, Mme. Lucienne, there is no disgrace. Before you found this cream, you were almost disagreeable in appearance. And now it has removed her moustaches, effaced her crow's feet, and cleansed the complexion to the point where she is taken for the sister of her son, the daughter of her husband, and the granddaughter of her father."

The customer was overwhelmed, and she acquired successively a jar of salve, two bottles of perfume, some pencils, a restorative lotion, and an eyebrow brush. And Lucienne Méty was definitely installed, despite her candour.—Nevertheless, at the end of some weeks, her rôle as a woman of forty began to grow irksome, particularly as she found it humiliating when gentlemen were present.

"All right," said Mme. Béguereuil. "Can you imitate the voice of a little girl reciting a fairy tale?"

"Listen!" Lucienne replied, "You will see; it is my strong point, I have entertained people by doing that: *Maître Corbeau, sur un arbre perché, Tenait dans son bec un fromage. . . .*"

Henceforth she was employed in promoting a hygienic foulard which was intended to fill out insufficient chests.

"You understand; don't get it wrong," the proprietress repeated. "For the cream, you are forty; for the foulard, you are fifteen. In case the same customer should buy both, say nothing."

Lucienne was delighted with this diversion. She lisped:

"I am fifteen yearth old, and before I uthed the Java foulard I wath almooth ath flat ath a pancake."

And she called Mme. Béguereuil mamma.

Meanwhile, Madame's peace of mind was troubled by

a Monsieur Ledombrique. He was a brisk gentleman with hair dyed black, who dressed with old-fashioned elegance, and was very probably myopic. As he put in his appearance at the shop quite frequently, Mme. Béguereuil became uneasy, and thought at first that he was attracted by her niece. She was deeply moved and filled with great pride when she discovered that he was really coming for her and that he was paying her court in the most discreet, most tender, and most superannuated manner. In order that he might have an opportunity to declare himself, at each of his visits she would send Lucienne away on some pretext or other, and would expatiate on the deplorable situation of a widow who was still young, and alone in the world with a child of fifteen:

"When she was born, I was twenty-six years old," she simpered. "I am old, very old; I do not want to hide my age from you."

In response M. Ledombrique would knead her hands eloquently. One evening he came just as these ladies were about to close the store. His dress and his feverish excitement betrayed the tenderest of sentiments; but at the very moment that Mme. Béguereuil was preparing to dismiss Lucienne, she was called by the attendant in the rear of the shop.

"My child, since we are alone," said M. Ledombrique, "here are twenty-five francs; hand me a jar of cream, quick. I should like to look a little young. . . . But she must not know of this, by all means! . . . And the cream will do some good, at least?"

Mme. Béguereuil was returning; she heard, and her heart beat tenderly. Still, this poor M. Ledombrique would make a very enviable protector. . . . As to Lucienne, she wrapped the ointment in rose paper and tied it with a baby-blue cord. And she finally responded, in her most cavernous accents:

"Will the cream do some good! But, monsieur, look at me! I am forty years old. My eldest son is a gunner at La Fère. Before I found this cream, I was disagreeable in appearance. It has effaced my crow's-feet. . . . Why, there is mamma!"

M. Ledombrique started, turned around, beheld the object of his love with disillusioned eyes, and fled. Mme. Béguereuil, pale beneath her rouge, was vacillating between rage and a desire to faint. But Lucienne continued, in her natural voice:

"All the same, Auntie, I believe that I am beginning to get some understanding of business!"

## APPEARANCE!

THE designers of the new Durant 6-14 built beauty into its lines just as they built comfort into its riding qualities and performance into its motor.

The low-set body, long, flowing lines and wide sweeping fenders, together with the spear-point decorative motif carried throughout, account for the attractive appearance of this new Durant product.

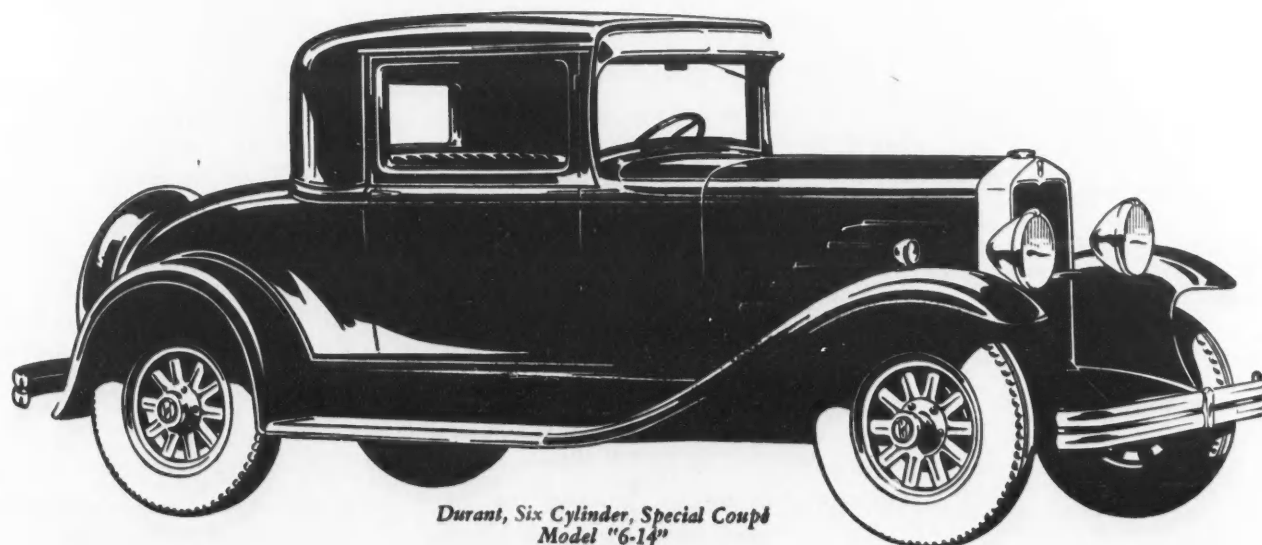
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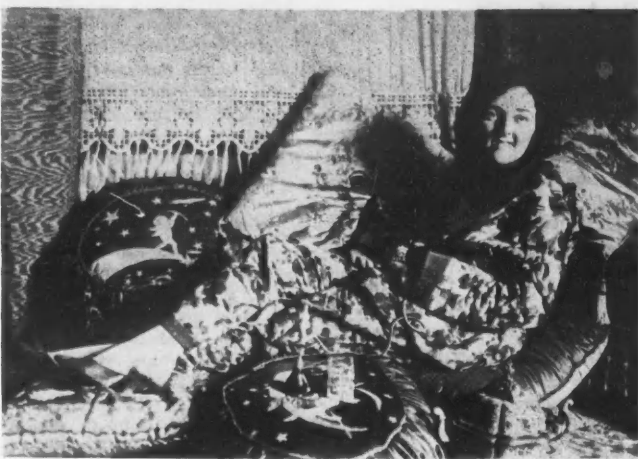


## THE SOCIAL WORLD

The marriage of Miss Edna Grace Moore, R.N., daughter of Mr. and Mrs. Albert A. Moore, to Mr. William Kerr Hogg, of Montreal, son of Mr. and Mrs. George Hogg, of Westmount, took place on Wednesday, February 12, in the United Church at Westboro. The Rev. H. Mick, D.D., performed the ceremony. The church was prettily decorated with palms, ferns and spring flowers. The bride entered the church with her father, who gave her away. The bride wore a gown of ivory satin à la princesse fitted at the back to form a short train, over which was worn a court train of the satin with a long inset of white net, handsomely embroidered with seed pearls finished at the foot of the square train with a design of basket and true lover's knots. She wore the wedding gloves which her mother had worn at her wedding, a tulle veil caught with orange blossoms, and carried a shower bouquet of lily-of-the-valley. The bride was attended by her sister, Miss Marjorie Moore, as maid of honor and by two bridesmaids, Miss Louise Foss and Miss Mary Swan, both of Montreal, and was preceded by the aisle by a little flower girl, Miss Janet Campbell, daughter of Dr. and Mrs. A. D. Campbell, of Montreal, and niece of the bridegroom. The three attendants were dressed alike in pretty frocks of dahlia fishnet, lace and felt hats and shoes of the same shade and carried bouquets of Talisman roses. The little flower girl was in a pretty yellow frock of georgette, with a large bow of yellow ribbon on her head and carried a basket with rose leaves and violets. Mr. George Trenholme, of Montreal, was groomsmen and the ushers were Mr. Noble Birks and Mr. Ogilvy Leslie, both of Montreal. After the ceremony a reception was held in the Quebec Suite of the Chateau Laurier where the bride and groom with their parents, Mr. and Mrs. A. A. Moore, the latter wearing a handsome gown of king fisher blue crepe with a black hat and a bouquet of pink rose buds, and Mr. and Mrs. George Hogg, of Westmount, received the large number of guests. Mr. and Mrs. Hogg left later for New York to sail in the *S.S. Empress of France* for a Mediterranean cruise, and will spend the next few months in Europe, returning to Montreal early in May to reside. Going away the bride wore a crepe dress of lipstick red with a coat of black trimmed with erieul, a small erieul muff, black felt hat and black shoes and carried a bag of lipstick red. Among the out-of-town guests were the bridegroom's parents, Mr. George Hogg, Mayor of Westmount and Mrs. Hogg, Mrs. J. I. Gilmore, of Pittsburgh, a sister of the bridegroom; Mr. and Mrs. Newton Drummond, Dr. and Mrs. A. D. Campbell, Miss Annie Johnson, Miss Josephine Dugan, Mr. and Mrs. Irving Drummond, Mrs. L. Pilot and Mrs. Paul Caron.

Lady Forget is again in Montreal from Quebec and Murray Bay.

At Christ Church Cathedral, Montreal, on February 14, the marriage was solemnized of Edith Amy, daughter of Mr. and Mrs. Carl Riordon, to Mr. H. O. Bennett, of Montreal, son of Mr. and Mrs. W. E. Bennett, of Ottawa. The Lord Bishop of Ontario, the bride's uncle, officiated, assisted by the Very Rev. the Dean of Montreal, and Canon Davison. Easter lilies, palms, ferns and spring flowers were used in decoration of the church. The bride, who was given away by her father, wore a gown of ivory satin, with a long full skirt, the bodice having clusters of pin tucks in diagonal lines in back and front. The train was lined with shell pink georgette. She wore a veil of old lace and carried a bouquet of Talisman roses and maiden-hair fern. Miss Mary Riordon, maid of honor, wore a frock of Nile green fishnet with a short coat of the fishnet and a picture hat of mohair of the same shade. Her bouquet was of premier roses. Mr. W. E. Bennett, Jr., of Ottawa, was best man, and the



THE MOST BEAUTIFUL WOMAN IN TURKEY  
Monbedji Namik Hanoun, who was chosen "Miss Turkey" as representative of her country at the International Beauty Contest in Paris.  
—Wide World Photos.

ushers were Mr. Eric Riordon and Mr. Peter Riordon, brothers of the bride. Mrs. Riordon, the bride's mother, wore sapphire blue chiffon velvet, with a felt hat of the same color and a corsage bouquet of sweet peas. Mrs. W. E. Bennett, mother of the bridegroom, was gowned in navy blue Poiret crepe. She wore a navy blue baku hat, and a corsage bouquet of pale pink roses and violets. Miss Gertrude Bennett, of Ottawa, sister of the bridegroom, was in a tailored gown of brown moire with

reception following the ceremony was held at the residence of the bride's parents, 374 Cote des Neiges Road. Later Mr. and Mrs. Bennett left for the South, the bride travelling in an ensemble of chocolate brown silk tweed, a felt hat of the same color and a muskrat coat. They will reside at 351 Cote des Neiges Road on their return.

Mr. and Mrs. James Davidson, of Montreal, sailed from Halifax in the *S.S. Lady Somers* for Jamaica where they will be for a month.

Miss Peggy Fairman, of Montreal, who recently visited Mrs. Rowan-Logge in Halifax, sailed from that port on Saturday of last week in the *S.S. Lady Somers* accompanying Dr. and Mrs. W. D. Lighthall on a West Indian cruise. Miss Fairman attended the ball held at Government House, Halifax, on Thursday night.

Mr. and Mrs. Alphonse Lemieux, of Montreal, recently left for Havana and Florida.

### A Cock Fighting Cup Battle

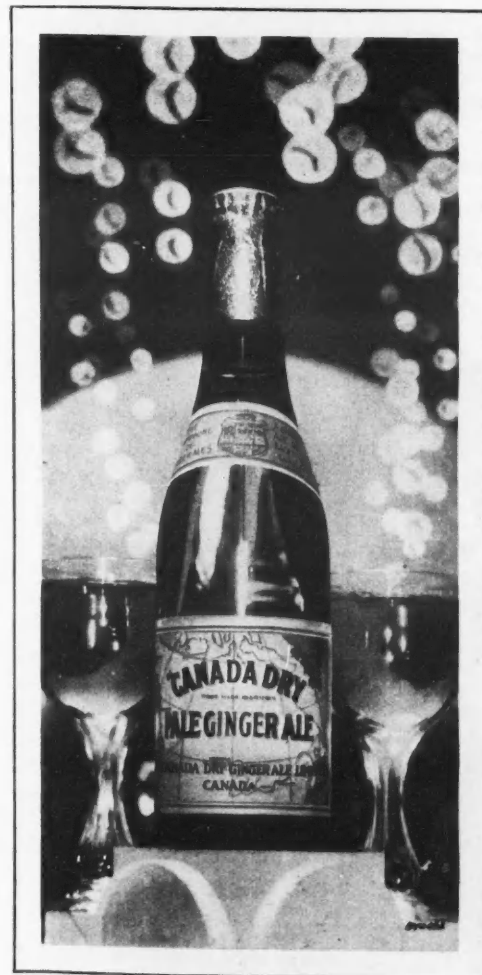
THE revived interest in the history of cock fighting and of the efforts to exterminate it, have brought to light the existence of a handsome cock fighting cup owned by Messrs. Holmes, the silversmiths in Old Bond Street. This is believed to be the only existing trophy of its kind. It is a relic of the sport in Victorian times, and was

made to celebrate a "main" fought in Lancashire 72 years ago. Cock fighting was not a sport for which trophies were offered, but was usually engaged in by owners of birds who made wagers on their own success. The stakes were often high, but the casualties were generally too heavy to permit of victorious birds surviving a succession of mains. The Lancashire main which this £100 silver cup celebrates is thus described in the inscription on the trophy:—"At the 'Pastures,' in Edgeworth, Lancashire, a Welsh main of sixteen cocks was fought on April 1, 1858, the birds 4 lbs. 10 ozs. each, won by Captain Robert Townley-Parker's brown-breasted red, 'Wednesday.' Trainer, William Yearsley, Norley, Cheshire; setter, Harry Booth, Ashton-under-Lyne, Lancashire." In a Welsh main, the winner is the bird which wins through to success in the final heat. The cup stands over 20 inches high, is chased with cock fighting scenes and emblems, and over the medallions are sockets which hold two pairs of spurs. The main which it celebrated must have been carried out with great secrecy, for the date given (1858) is nine years after cock fighting had been prohibited by law in this country. The cup was recently owned by a veteran Lincolnshire sportsman and came into the market on his death.

## With heads held high and hearts of steel, they seek Adventure in the Northland



At many winter resorts throughout the Dominion, "Canada Dry" is the favorite beverage.



Down the trestle they go . . . wind in their faces . . . lean bodies poised . . . vigor and health in every motion . . . seeking adventure . . . courageous sportsmen. While matching in exhilaration, suggesting the thoroughbred quality of sport itself, actually stimulating them to greater bodily activity, is "Canada Dry" Ginger Ale, the beverage they drink before and after exercise.

Here is a marvelous beverage . . . keen as the smell of pine trees through the snow . . . healthful as a winter wind . . . thrilling as a glorious ski-jump from the lip to the snowy softness of the slope.

The vigor of sportsmen is the vigor and health of "Canada Dry"

Sportsmen the world over immediately sense the vigor and health of this fine old ginger ale. It gives pleasure, yes. Its flavour is marvelous too. But consider this: "Canada Dry" has won the approving nod of connoisseurs . . . wherever sportsmen gather, there you will find the Champagne of Ginger Ales.

The vigor and drive which make aristocrats and sportsmen is the sort of vigor you get when you drink this fine old ginger ale.

Its very foundation is "Liquid Ginger"—which we make from selected Jamaica ginger root by a special process. This process is exclusively controlled by us and, unlike any other method, retains for "Canada Dry" all of the original aroma, flavour and natural essence of the ginger root. Rigid laboratory control assures uniformity, purity and highest quality. A special process of carbonation enables "Canada Dry" to retain its life and sparkle long after the bottle has been opened.

For a nation of sportsmen here is the beverage of zest and keenness

And as a result the marvelous flavour of "Canada Dry" is winning countless friends . . . it is served in the Houses of Parliament at Ottawa . . . in great hotels from London to San Francisco . . . for the heritage of sport is excellence . . . and that is the heritage of "Canada Dry."

66 **CANADA DRY** 99  
The Champagne of Ginger Ales

Canada Dry Ginger Ale Limited, Toronto, Edmonton and Montreal

The Governor-General and Viscountess Willingdon attended by Captain R. T. W. Finnes, A.D.C., spent a few hours on a recent Sunday afternoon skiing on the Gatineau Hills, and had tea at Camp Fortune with the president of Ski Club, Mr. C. E. Morteaux. Mr. Allan Snowden and Mr. J. A. Wilson were also of the party.

Lady Currie, of Montreal, recently entertained at a luncheon in honor of Mr. and Mrs. D. C. Coleman, of Winnipeg.

Lieut.-Col. and Mrs. Herbert Snell, of Montreal, were in Ottawa this week for the Drawing-Room and were guests at the Chateau.

Mr. F. C. Anderson, of Peterborough, Ontario, is the guest in Quebec of Mrs. L. B. Kingston, of Laurier Avenue.

The Hon. Mrs. Redmond and Miss Redmond were recently guests over the week-end, at the Manoir Richelieu, Murray Bay.

The Governor-General and Lady Willingdon are holding a reception at Rideau Hall, Ottawa, on the night of February 26.

Miss Mary Rosamond, of Montreal, was in Ottawa for the Drawing-Room and was the guest of Mrs. Percy Borden.

Mrs. Gordon Cockshutt is again in Brantford from Montreal where she was the guest of Mrs. Henry G. Birks.

Mr. and Mrs. Kenneth Mappin, of Montreal, recently sailed in the *S.S. Montcalm* from Saint John, N.B., for England where they will spend several weeks.

Mr. and Mrs. J. B. Fraser, of Ottawa, are spending a few weeks in Arizona.

The Hon. Robert Randolph Bruce, Lieutenant-Governor of British Columbia, and his niece, Miss Helen MacKenzie (whose marriage to Mr. Julian I. Piggott, son of the late Sir Francis, and Lady Piggott, of Cowes, will take place on April 29, in London, England), will be guests at the State Ball to be given at Fredericton, N.B., on the night of February 27, following the opening of the New Brunswick Legislature.

Among those from Montreal and other places in Quebec who sailed on February 12, in the *S.S. France*, for a cruise to the Mediterranean, include: Mr. and Mrs. Paul Vaillancourt, Mrs. J. A. Leduc and C. Leduc, Mr. and Mrs. C. Marchand with their daughters, the Misses Charlotte, Paule and Andree Marchand, Mr. A. E. Brown, Mr. and Mrs. Emile Chaput, Mr. Joseph Archambault, Mr. G. Daoust and son, Mr. Rene Daoust, Mrs. Alfred Thibaudau, Miss Madeleine Thibaudau, Mr. Jacques Thibaudau, Mrs. L. J. Rivet, Mrs. F. Lefebvre, Mr. J. A. Guy and Mr. D. Levesque, Mr. and Mrs. L. G. Demers, Miss G. Lacourciere and Miss Simone Routhier, of Quebec, Mr. and Mrs. N. E. Godin, their daughter, Louise, and Miss Germaine St. Pierre, of Chicoutimi, Que.

Mr. and Mrs. Basil Carter are again in Quebec from Murray Bay where they were guests at the Manoir Richelieu.

The marriage of Mrs. Reginald G. Hoerner to Major Walter H. Scott, M.C., took place quietly last Wednesday evening at the residence of the





# SATURDAY NIGHT

## FINANCIAL SECTION



Safety for  
the Investor

TORONTO, CANADA, FEBRUARY 22, 1930

P. M. Richards,  
Financial Editor



PROVINCES WILL PROTECT INVESTORS' MONEY

Important amendments to legislative enactments are expected as a result of the recent conference held in Toronto on the matter of regulation of brokerage firms. The conference, called by Col. the Hon. W. H. Price, Attorney-General of Ontario, was notably successful and the Provinces are in accord on all important points. Photograph shows those attending the sessions in Toronto: from left to right: W. R. Cottingham, K.C., Manitoba; R. W. Shannon, K.C., Saskatchewan; George Edwards, F.C.A., Toronto; G. T. Clarkson, F.C.A., Toronto; Edward Bayly, K.C., Deputy Attorney-General, Toronto; Charles Lantot, Deputy Attorney-General, Quebec; Hon. W. H. Price, K.C., Ontario; H. G. Garrett, Victoria, B.C.; F. G. Frowley, Edmonton; G. B. Henwood, Edmonton; Ernest Bertrand, K.C., Crown Prosecutor, Montreal; A. W. Rogers, Toronto; W. Amyot, K.C., Quebec; W. W. Denison, K.C., Toronto.

## Wheat, a New Empire Problem

By Professor C. R. Fay

Department of Economics, University of Toronto

THE relation of the producer in Canada with the consumer in Great Britain has come into the limelight owing to the embarrassing fall in the price of wheat during the present crop year. It may be taken as a law of sound business that the producer exists to serve the consumer with regularity; and as a law of social health that production at less than cost over a long period is hurtful to the well-being of the producing nation. The reconciliation of these two points of view, each of them indisputable, is the problem to be examined.

Both in the Canadian West and in industrial Britain economic democracy is highly developed. Its most positive accomplishments are, on this continent the Canadian Wheat Pool and in the Old Country the two great co-operative wholesale societies, the C.W.S., of Manchester and the S.C.W.S. of Glasgow. In the interest of their consumer members the British wholesales have built up a superb buying organization. They have agencies and plantations abroad, they own flour mills and all manner of industrial factories at home. They and their member-stores between them employ an industrial army of 200,000 workers.

The bond uniting the co-operators is not one of capital merger but of personal loyalty. They began in town and mining village by fighting the employer's Truck Shop a century ago. Then by federal organization they rescued themselves from the dictation of the established wholesale trade. Before the war they were busy fighting the Trusts, the fixed prices of the Proprietary Articles Trade Association, the arrogance of Lord Leverhulme and Sunlight Soap, and so forth. During their persistent expansion they never received a cent of financial assistance from the state, apart from generous treatment in the matter of income tax (for their surplus is not reckoned as taxable income). In rural Britain they have served farmers and farm workers as well as industrial wage earners, but they have never reached a full understanding with the Irish Co-operative movement.

For the British Co-operatives approached co-operation from the standpoint of the consumer, whereas the Irish Co-operators, under the leadership of Sir Horace Plunkett, were primarily producers. The Canadian situation of January, 1930, is the Irish situation writ large.

The Wheat Pool is the consummation of thirty years of co-operative effort in the Canadian West. Only, however, in the last few years has it loomed up as a possible antagonist of the consumer movement in Great Britain. In the early days the Scottish Wholesaler came to Winnipeg and gave their moral support and trade custom to the grain growers. They operated elevators and finally for a time a large farm in Saskatchewan, aiming in this way to carry co-operation back to the source of production.

Two years ago, while I was in the West, my path happened to coincide with that of the representatives of the British movement, who at the invitation of Canadian co-operators had come out (1) to attend the International Wheat Pool Conference in Regina; (2) to straighten out relations with the Pool — the Scottish representatives especially were anxious to avoid overlapping; (3) to render such practical help as they could towards strengthening that very weak side of Canadian co-operation, the supply of agriculture materials and articles of general consumption.

The rivalry between the two points of view was manifest to one who had studied co-operation at home and abroad for twenty-five years. But so long as the two groups had between them the cushion of a competitive market—or, as they both called it, a speculative market, the antagonism was latent. Now it is open. The situation was fundamentally altered when the Pool successfully weathered the price declension of 1928 and not only renewed its five-year contract, but increased its hold on the western wheat crop. When therefore the Pool decided last year to withhold supplies, its action compelled the trade to follow its lead. Though I have no inside information,

I imagine that the Pool is at least as well sold as the trade; and having over fifty per cent. of the crop, it is necessarily stronger than any one grain firm.

Similarly in Great Britain the co-operative stores are particularly strong in the supply of bread. They are the greatest single millers of the country, and they are able through the long traditions of their members to rally these to their side in the event of what they consider to be the danger of exploitation. The word "Pool" still has in England its old connotation of a price fixing combine. I returned in September last from England to read with apprehension the frequent references in the Canadian press to the "titanic struggle" between producer and consumer, to the "game of poker" which the Pool was said to be playing.

This latter I am sure was altogether absent from the intention of the Pool, which is well aware that to play poker with its best customer is to invite destruction. At the Alberta Institute of Co-operation in 1928 the British representatives said again and again, "we want to buy from you, but you must be on the market all the time." However, from a Canadian standpoint it is no use being on the market if the result is to bring about a price which will not return to the grower a living wage.

The implication of this reaches very far. It means that we must face the possibility of over-production in the world, as a serious fact for some years to come at any rate. The scarcity of wheat has been as much trumpeted, and as little proven, as the scarcity of petroleum. Science has released productive powers which, with the slowing down in the world's population, confronts producing countries with the possibilities of prices that will not yield to the family on the farm a decent standard of living. And if this be so, what of our policy of unlimited immigration of agriculturists? May we not create a disproportionate expansion of wheat growing (for it is wheat growing that the newcomer always turns), which will eventuate either in unremunerative wheat prices or that extremely difficult program of economic policy, the restricted production of a world crop. The experience with restriction in rubber, coffee, and nitrates warn us of the great difficulties attending success here.

It is altogether to the advantage of legitimate trade that consumers as well as producers should be organized and vocal. Otherwise, indeed, rationalization is not only farcical but dangerous. However, the present wheat situation is so novel that it is in some danger of developing into a skirmish between the chauvinists of two great members in the Commonwealth of British nations. The U.S.A., through its Federal Farm Board, is trying to maintain the price of wheat in America. This is the present phase of McNary-Haugenism, which has wrought grievous disturbance to dairy and cattle farming in Canada through the tariff increases which it has provoked or threatened.

Meanwhile Great Britain, Canada's best consumer by far, has done nothing but discharge her old role of world buyer, taking each crop as it comes along and at the best price. In the "hungry forties," the Anti-Corn Law League fought the battle for the untaxed loaf against British farmers. "Down with Landlords' monopoly" was their battle-cry. So strongly was the mentality of Britain inclined towards the consumer that she sacrificed her own farmers to it. Indeed, a large part of the present distress of British agriculture arises from the fact that Britain is an open market for the distress surplus of the world.

This regard for the consumer has hitherto helped Canada; no small part of the money paid out in unemployment relief in Britain has gone since the war ultimately into the pockets of Canadian farmers for the bread which British workers eat. England is not alone in this attitude. She buys largely for the importing countries of Western Europe; and they are behind her, especially the Scandinavian countries. Finally she has close trade relations with the Argentine, selling heavily to it over a light tariff

(Continued on Page 34)

## Why Not Tobacco?

Empire Free Trade in This Commodity  
is Vital Need

By COL. J. BRUCE PAYNE

IF FREE TRADE within the Empire prevailed on tobacco, Canada would probably buy ten million pounds of virginia tobacco from Rhodesia, instead of from the U. S. A., until Canada could supply her own demands and begin to supply the U. K. with a portion of the two hundred million pounds that the U. K. usually imports from U. S. A. That is, if Canada can produce as economically as Rhodesia, Nyasaland, South Africa, and I know her farmers can, and I think the big plantations can, and pay dividends. Canada could also compete favorably with other Dominions in supplying the U. K. with tobaccos now grown in Kentucky.

If Canada and other Dominions imposed a dollar a pound Customs duties on foreign tobaccos they would still have to import from Cuba, Sumatra and Java, for cigar purposes for some years, on a diminishing scale, because British North Borneo could measure up to wrapper requirements and Quebec could produce acceptable fillers, not only for herself but also for the U. K. as well as other Dominions. Quebec would easily replace the binders now imported from Connecticut and Wisconsin. Quebec for some time has supplied more than half the binders used in Canada, but unfortunately has not exported many. With free trade within the Empire, Quebec would supply the U. K. and other Dominions with all their binders within five years.

Importations into Canada of Oriental tobaccos have never been large. A fairly successful attempt was made this year to grow Turkish tobacco in Ontario. With an Empire customs duty of one dollar a pound on foreign Canada might profitably grow some Turkish tobacco for cigarettes, but I fancy Mauritius and other Eastern possessions would soon grow the Empire requirements.

Very little Turkish tobacco is grown in Turkey, comparatively speaking, and very little Virginia tobacco is grown in the State of Virginia. The best Virginia tobacco is grown in Ontario, Rhodesia and Carolina. The U. K. and some Dominions have Merchandise Marks Acts that prevent the use of the words "Virginia" or "Havana" on packages made within the Empire, which should not apply to tobacco products. Let the Manufacturer use as much printers ink as he likes, use as much flowery language as he chooses, in extolling the superiority of his product, but let the consumer buy what best suits his taste and pocket-book. If we all had the same tobacco taste we would not be able to do much business, because there would never be enough of one kind to go round.

When Canada admitted foreign tobacco free, for manufacturing purposes and collected her tobacco product revenues through excise stamps only, no manufacturer would even look at domestic grown tobacco. When a customs duty of 10c a pound was imposed on foreign, very few would even nibble. Moreover the Government officials, being very solicitous for the protection of the consumer, insisted on a green excise stamp on products of pure domestic tobacco, and it was a heinous offense if any one brought a leaf of domestic leaf into a factory that was licensed to manufacture from foreign leaf only.

I had some "pull" with the Government last century. I went to Ottawa with the Archbalds, when they moved the Empire Tobacco factory from Montreal to Granby, to recommend changes in regulations so domestic leaf could be blended. Not more than 10% of domestic was allowed and, then only in separate premises, under another license and a pink stamp. Afterwards we had this raised to 25%, and subsequently we could use all we wanted to, but the green stamp and the pink stamp frightened away the consumer.

In 1908 the Government was induced to abolish stamps of distinction, to have only the black stamp on all makes, and only one license. That was a real fight. At that time we induced the Government to increase the Customs duty on foreign leaf to 28c, and, to compensate, to reduce the Excise on cigars from \$6 a thousand to \$2, which change put it up to the consumer to be his own judge. It was surprising to the opposing manufacturer

(Continued on Page 34)



COL. J. BRUCE PAYNE

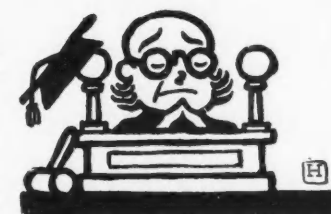
Of Granby, Que., who is an ardent advocate of Free Trade within the Empire with respect to tobacco and who outlines his ideas in the above article. Col. Payne expects to be a delegate on the coming visit of the Canadian Chamber of Commerce to England and to again present his views to members of the Government there.



THE wheat situation continues to hang like a cloud over the Canadian business horizon and cast its shadow in greater or lesser degree over every line of endeavor in the Dominion. Whatever business and the stock market may do in the latter part of 1930, the near-term outlook for security prices continues to be unfavorable and I would again urge that considerable caution be used in making new common stock commitments at this time.

I UNDERSTAND that certain quarters are attempting to influence the government of Ontario to drop its charges against the recently-arrested principals of several prominent mining brokerage firms, on the ground that if the cases are proceeded with and the men are found guilty in the courts, public economic confidence, already strained, will be so shattered as to seriously menace Canadian prosperity and progress.

THERE is no doubt that the authorities selected a peculiarly inopportune time to "clean up" the mining brokerage situation. What with the stock market crash of last Fall and the disturbing situation in regard to wheat that now confronts us, Canadian business had enough to worry over without any fresh complexities being introduced. But they have been introduced, and any harm to business occasioned thereby, any further weakening of public confidence, is already largely a fact. Public opinion is already fully prepared for any possible developments in the courts; what it is looking for now, what it demands, is a thorough cleaning up of the entire mining brokerage situation and the permanent elimination of improper brokerage practices such as are alleged to have existed in the past. Only the failure of the authorities to pursue their course to its logical conclusion would further weaken public confidence.



THERE is no doubt that the weakness in the mining stock market and the lack of public support for new mining ventures—many of them of considerable promise—during the last year or so have been due to a widespread belief that purchasers of such stocks have not been given a fair run for their money in the past. In hundreds of letters received by Saturday Night during the period referred to, the writers have intimated that they "are through with buying mining stocks" because they believed the dice were loaded against them. Great as have been the achievements of Canadian mining, they would have been still greater—considerably greater—were it not for the prevalence of this feeling.

Any harm to the fabric of Canadian business, in the way of further weakening of public confidence, that might be occasioned by the carrying through of the court cases now pending would surely be much more than offset by the rebirth of public interest in, and financial support of, Canadian mining developments that would inevitably follow.

IN THE last couple of weeks there has been a good deal of discussion regarding the propriety or impropriety of the provincial governments' guarantee of the Wheat Pool's liability to the banks. Generally speaking, little has been said that is unfavorable, most responsible commentators apparently believing that the governments' action, however inherently undesirable in itself, was necessary in view of the very difficult situation that had arisen.

HOWEVER, whatever the outcome, the public should not close its eyes to the fact that such governmental participation in private business is contrary to sound practice and can only be justified by the existence of an emergency. The inevitable tendency to regard it as establishing a precedent should be strongly resisted. The Canadian Government Merchant Marine was performing a most useful public service when it employed its ships in opening up new trade routes and thus developing new markets for Canada's products, but when, in order to increase its earnings, it entered into competition with private shipping firms on already established ocean shipping routes it became universally unpopular. Obviously that course of action was highly inequitable.

Not only did the C.G.M.M. continue to lose money, but the earning power of the private shipping firms was seriously reduced. In at least one instance, a steamship company was forced to discontinue one of its ocean services, a route in which it had pioneered, because of competition by the C.G.M.M., which latter shortly afterwards itself discontinued its service on this route because of financial losses.

The absurd situation was that the private shipping firms, as taxpayers, had provided part of the money with which this destructive competition was financed.

IN THE present case, the western provincial governments are employing public credit—and may possibly have to expend public funds—to maintain the position of a private enterprise which is engaged in direct business competition with a large proportion of the taxpayers. (Approximately 45 per cent. of western wheat growers are outside the pool.)









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Dividend No. 28  
\$6 Dividend Series Preferred Stock—\$1.50 per share.

Dividend No. 17  
\$6 Dividend Series Preferred Stock—\$1.25 per share.

Dividend No. 6  
\$5 Dividend Series Preferred Stock—\$1.25 per share, payable March 15, 1930, to holders of record February 15, 1930.

M. C. O'KEEFE, Secretary.  
February 14, 1930.

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## Canada's Great Pacific Port

### Vancouver Destined to Play Increasingly Important Part in World Commerce—Already Surpasses San Francisco

THE day has come when Vancouver must be numbered among the great ports of the world. Fifty different steamship lines now serve to carry Canadian products to every continent. Scheduled sailings are maintained to the important Atlantic ports of North America, and there are direct shipping connections with Europe, Asia, Africa and Australia. In a period when other great ports have had difficulty in maintaining their pre-war volume of trade, traffic through the port of Vancouver has experienced steady growth. In 1913 there were 132 ocean-going vessels which visited this port, and the number calling there in 1928 was 1,344, an increase of more than 900% in ten years. During the past year the total trade of the port had a value of \$260,000,000 an aggregate so large that Vancouver, rather than San Francisco, pointed out the Royal Bank of Canada in a recent monthly letter, is now considered the leading Pacific port of North America.

Situated on the terminals of two transcontinental railroads, and facing China and Japan at a distance of some 4,000 miles, Vancouver constitutes the Dominion's largest trading centre with the Orient. The growth of trade between the two borders of the Pacific will become an increasing factor in Vancouver's prosperity.

The rapidly increasing volume of trade between Canada and the Orient may be seen from Table I. The figures for each five year period show approximately a 95% increase over the preceding period. The trade for the year 1929 is 50% greater than the average annual trade for 1924-28.

Table I  
Average Annual trade with China  
Japan and Hongkong

Year	Value
1929	\$94,265,449
1924-28	60,071,231
1919-23	31,804,745
1914-18	11,022,538
1909-13	5,910,467

When examining Table I it is well to bear in mind that there has been a very marked rise in prices since 1913 and, as a result, the figures show a greater increase in the value of exports and imports than is warranted by the actual increase in volume. Nevertheless, when due regard is taken of this fact we are still faced with the remarkable expansion of trade between Canada and the Orient.

In recent years Japan has adopted Western customs and methods of trading. They have come to use wheat to a much greater extent and, since they have a population of 83½ million distributed over an area of 460,000 square miles, there is not a great deal of agricultural land available for wheat cultivation. The resulting tendency is shown by the fact that in 1927 Japan grew 29,448,000 bushels of wheat, and imported 17,139,000 bushels—6½ million came from Canada. Besides wheat, there were 521,892 barrels of wheat flour shipped to Japan from Canada.

In the same year of 1927, woodpulp to the value of \$5,965,079 was imported, and of this Canada supplied 36.3%; lead amounted to \$7,212,000, of which Canada's share was 55%; total zinc was \$4,426,000, and Canada contributed 45%. These items give some idea of the type of Canada's trade with Japan. Thus in 1928, the total volume of Canadian exports to Japan was \$32,957,162, of which unmanufactured items, such as wheat, logs, lead, zinc and fish, contributed \$19,491,021, or 58%; partially manufactured, such as wheat flour, planks, squared timber, paper and aluminum, account for \$9,458,369, or approximately 3%, giving a total of 61% of the Canadian exports to Japan which consist of goods which are to be used in further manufacture.

The reason for the emphasis upon unmanufactured and partially manufactured in Japanese imports is to be found in the definite policy pursued by the government in protecting Japanese industries. The erection of a stiff tariff of as much as 100% in some cases has had the desired effect, and foreign manufactures play a decreasing part in Japanese economic life.

China is as yet a smaller field for trade, due to the fact that she is torn by conflicting social forces. On the one hand, the conservatives resent the debasement of China's dignity, and on the other hand, the young Chinese are trying to abandon their past traditions of isolation and mediaeval civilization. The result is a hindrance to trade, not only internally but also with foreign countries.

Such industrial development as has taken place is confined very largely to the ports of Hankow, Hongkong and Shanghai. The last two named are controlled by foreigners who are responsible for the prominence taken by these places in the foreign trading relations of China.

Table II  
Showing comparison of total Exports and Imports for China and Japan

	1913
CHINA Imports	\$416,219,000
Exports	294,413,000
JAPAN Imports	\$361,215,000
Exports	311,741,000
1925	1926
\$796,207,000	\$854,408,000
652,137,000	651,864,000
1,120,271,000	1,033,137,000
931,094,000	907,492,000

The people of China are very largely agricultural, about four-fifths of them being engaged in farming. It is to be expected that they would be largely self-supporting and import little food-stuff, but, due to the fact that the average density of population is about 230 per square mile, a fair trade in edibles is carried on.

They import some western wheat, but in varying amounts from year to year. Fish products play an important part in their import trade. Since there is so little manufacturing, we are not surprised to find that about 28% of their imports are manufactured articles, of which some 12% are food products, such as sugar, wheat flour, and salted or pickled fish.

The free port of Hongkong; the most important port in the Orient, does an annual aggregate foreign trade of about \$1,000,000,000 although there are no exact figures available. Shanghai follows next with some \$550,000,000 worth of foreign trade during the year. The inland port of Hankow is third, and Tientsin is fourth. As yet, the hinterland of China is not organized to any appreciable extent as far as foreign trade is concerned, and it is really only the coastal fringe of China which comes in contact with foreign countries.

It is of interest to note that the Orient has not increased the volume of its exports through diversification, but through more intensive application. The principal commodities exported today are the same as those exported fifteen years ago. On the other hand, imports have become more and more diversified owing to the ever-growing need for a wider variety of manufactured products.

Aside from the fact that Vancouver is the natural gateway to the Orient there have been other forces which have contributed to her increasing commercial importance. To the recent expansion of the port, the westward trend of wheat production has made a substantial contribution. While in 1907 the centre of wheat-growing lay

(Continued on Page 34)



**HARVEST OF THE SEA CONTINUES**  
While more attention has recently been given to the fishing industry on Canada's Pacific coast, the Atlantic fisheries continue to be a substantial and reliable source of revenue to the people of the Maritimes. Despite certain unfavorable conditions steady progress has been made and it is expected that new processes will do much to increase the importance of the industry. Illustration shows a catch of herring being landed at Lockport, Nova Scotia.  
—Photo by Canadian National Railways.



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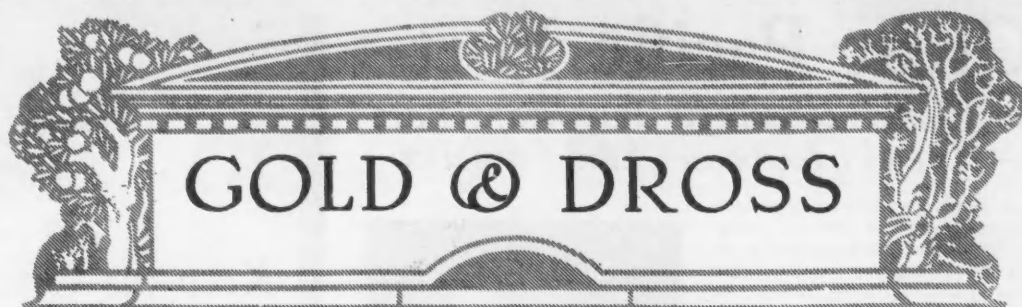
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### GENERAL STEEL WARES

Editor, Gold & Dross:  
I didn't exactly get "caught in the market" but I seem to have been badly caught just the same. My sad story is that I have quite a bit of common stock of General Steel Wares for which I paid nearly three times what it is selling for now. On top of this comes along an annual report which seems to me to make pretty bad reading. Now what shall I do? I own the stock outright and don't need dividends on the amount I have in this, but if the picture is bad why stick along? Should I sell now or hang on? Thanks.

—T. S. P., Winnipeg, Man.

If I were you I'd hang on. I think that you give the vital clue to your own situation when you say that you can afford to do this and my opinion is that over a period of years you should make out well with this stock. I will not venture to predict the time when you will see quotations anything like the prices you paid but I can hardly see the wisdom of selling out at around 13 just now and taking the very severe loss which this would entail.

To be sure the recent report showing \$20.972 applicable to the common, or roughly ten cents a share, seems to have pushed the matter of dividends fairly far into the future but the general picture is by no means as bad as you seem to think. The balance sheet shows approximately half a million dollars added to total assets during the year and ample provision has been made for depreciation. The company's property has thus been maintained in first-class condition and you must remember that it has been the company's policy to plough back a good proportion of earnings into the business. Looking at the situation generally, General Steel Wares occupies a dominating position in its field both because of its size and because it is a merger of a number of well-known and well-established companies.

The drop in gross profit as shown in the report is believed to have been largely due to adverse conditions in the West. The immediate outlook for the company will, of course, be affected by any continuance of these conditions. I believe, however, that whatever depression may obtain currently is only temporary and that before long we shall see in Canada a widespread resumption of progress and prosperity. In this General Steel Wares should share. It is in a good position to withstand temporary adversity and I believe that eventually its common stock will show substantial returns.

### A RISKY PROPOSITION

Editor, Gold and Dross:  
As a subscriber to SATURDAY NIGHT for many years I would appreciate your opinion as to the offer recently made to me to exchange stock in the old West Dome Lake Gold Mines for shares in a proposed new company, upon payment of five cents per share for each share of stock held in West Dome Lake. Can you also give me anything of the history of Paymaster, with which I believe the man now making this offer was connected. I will be glad to follow your advice.

—J. F., Ottawa, Ont.

If you follow my advice you will turn the offer down as I consider that accepting it involves a considerable risk. The proposal to involve West Dome in a merger with Paymaster and other properties in the section appears to be a last desperate effort to put the first named property on its financial feet. All previous attempts to make a mine in the profitable sense have failed. The property has really had a pretty good test as it stands and the point to be considered is that with all its work it has not been successful. It has been capitalized repeatedly and efforts of directors to evolve a new setup has simply taken this ambitious form. If you subscribe to the venture you are taking a highly risky step.

Paymaster was an attempt to mine big widths of low grade—very low grade—ore at a profit. It failed rather miserably, despite excellent mining and milling engineering. It wound up in a dispute between the man who did the work and the man who financed it. This was never settled to public satisfaction. You can see that the addition of two doubtful factors gives you a highly problematical result.

### PRAIRIE CITIES OIL

Editor, Gold & Dross:  
Last year I purchased quite a number of Class "A" shares of Prairie Cities Oil Company for which I paid \$25 a share. I have received dividends at the rate of four per cent. on this but I heard recently that the stock is now selling at \$11 and I am wondering, if this is the case, where the dividends can be coming from. I did not buy this stock for the four per cent. but hoping that it would go up and I would sell. Do you think I should sell for a loss now? I am worried about this.

—I. R. T., St. Thomas, Ont.

If you hold you must be prepared to face a highly uncertain situation and to accept the risks which this entails. It is true that current quotations for this stock are from 9 to 11 and this indicates that the public has discounted to quite an extent the unfavorable outlook for the company. I understand that the annual statement, which should be forthcoming shortly, will show earnings lower than in 1928 and I believe that there is a distinct possibility of the present \$1 dividend on this stock being discontinued. Current prices may not have taken this into consideration completely and it is therefore possible that a further decline might be a consequence of such an announcement. You should only hold the stock if you are prepared to accept such an eventuality.

As you know, conditions in the West, where Prairie Cities Oil is a distributor of petroleum products, have not been any too good for some time, and the immediate outlook is far from bright. In my opinion much interest will attach to the annual statement in the light which it should throw on the company's general position and its capacity to weather the storm of possibly continued unfavorable business conditions. In the absence of these facts it is impossible for anyone to predict the future of either the company or the stock. As I have pointed out, holding at the present time means accepting quite a severe risk.

### ATTRACTIVE FOR HOLDING

Editor, Gold & Dross:  
A couple of weeks ago, in "P.M.R.'s Column," your paper gave a very interesting list of common stocks, amongst them being Underwood-Elliott-Fisher Company. I have been interested in this company for some time, but I note that the price of the stock has risen lately and I do not know whether it is a fair buy now or not. I wish you would advise me on this and also tell me something about the company and its operations, as I regret to say I am very ignorant.

—M. B. L., Hamilton, Ont.

In spite of the recent advance in quotations you refer to, I think the stock is still quite an attractive purchase for anyone who is prepared to hold it for a year or so. At current quotations around 117, the issue is selling for only

slightly more than eleven times its 1929 earnings per share. The annual dividend rate is \$5, so that the yield, if bought at 117, would be 4.27 per cent. Incidentally, dividend requirements are being covered twice over.

The company ranks as the largest manufacturer and distributor of typewriters and supplies in the world, and is also a leading producer of flat surface writing and accounting machines. About 60 per cent. of its sales are made in the United States, although its foreign business is now expanding at a faster rate than its domestic. Although 1928 was a year of adjustment in the company's affairs following consolidation of its constituent units, its earnings were equivalent to \$6.30 per share, compared with \$5.54 reported by the predecessor companies in 1927.

According to a preliminary report, its profits for 1929 were equivalent to about \$10 per share. The preliminary statement for 1929 indicates an increase of 55 per cent. in earnings during that year, while sales expanded only 13 per cent., which shows that important economies were effected through the consolidation. Owing to the current decline in general business activities, the recent rate of earnings expansion may not be continued during the next few months, but the long term outlook is exceptionally bright. The company's financial position is unusually strong.

### PAGE-HERSEY ATTRACTIVE

Editor, Gold & Dross:  
I have been looking for a good Canadian common stock which could be regarded as being in the investment class and I have had Page-Hersey recommended to me. I happen to have some surplus funds at the moment, and while I have always been as conservative as possible this stock seems good to me provided it meets with your recommendation. What do you think of it?

—T. R. R., Saint John, N.B.

I think that Page-Hersey meets your requirements quite nicely. Its common stock, which is really now capital stock, can easily be classed as an investment, both on the basis of returns and of the company's excellent record. I think that for a moderate proportion of your funds this stock can be recommended; you will receive a reasonable immediate yield coupled with the prospects of growth of income and market value over the long term.

For a number of years Page-Hersey, famous for its conservative yet aggressive management, has been steadily going ahead and building up the equity behind the common stock. Therefore the recent action of the directors in increasing the dividend rate from \$4 to \$5 was not in the least surprising. At current prices of around 98 the stock yields 5.01 per cent. The recent report showed earnings of \$11.27 per share on the basis of all common stock outstanding after conversion of preferred, which contrasted with \$9.85 on the same basis in 1928. Actually all preferred had not been converted at the time of the report, some 595 shares being outstanding, but as the dividend rate is \$7 as compared with \$10 (two-for-one conversion) it should disappear almost immediately.

Page-Hersey's report also revealed an exceedingly strong balance sheet position, net working capital being up \$1,292,000 to \$5,732,819. Surplus stood at \$2,460,037, an increase for the year of \$1,297,587 and thus the announced intention of the company to build a \$2,000,000 seamless tube mill will be bolstered by adequate capital. In general, 1929 was the best year in the company's history.

It is possible, of course, that any general business depression would affect the company's continued expansion, but in view of the very strong position revealed and the well-known conservatism of the management I see little likelihood of any dividend decrease being necessitated.

### A HIGHLY SPECULATIVE LIST

Editor, Gold and Dross:  
Here is a list of stocks which I now own: Locarno, Evangeline, Arno and Acanda. I don't know very much about any of them and I would be glad of information from you. What do you think of my holdings?

—P. O., Fitzroy Harbor, Ont.

Not a great deal. You are holding mining stocks of highly speculative character. Locarno is working a gold-copper prospect in Nova Scotia with uncertain results. Its holdings in northwestern Quebec have had limited surface inspection yielding nothing to date. Evangeline is another gold prospect in Nova Scotia, in an area which has had tests before, where gold is present but in quantities which do not represent commercial concentrations. The outcome is doubtful.

Arno is a rather interesting copper prospect which may yet work its way to production. It is getting well directed work and its sponsors evidently have some faith in it. Acanda, after a widespread search for properties of merit, has little to report. Last word was acquisition of ground in Nova Scotia, near Locarno.

### CONTINENTAL BAKING SPECULATIVE

Editor, Gold & Dross:  
Some months ago I bought some of the class "A" stock of the Continental Baking Corporation, but it wasn't till after I had bought it that I discovered that no dividends were being paid. I inquired of a broker about the company, and he told me that it was likely to pay dividends again very soon, but I have waited quite a while and nothing has happened yet. I read in your paper some time ago that the company was doing a lot better in the early part of last year—can you tell me how it has done since then? Are the shares a good buy around their present price, and if so, should I buy more? Please tell me what you know.

—M. A. S., Outremont, Que.

While you do not tell me how many shares you hold, nor how big a place in your investment list your Con-

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By order of the Board.  
KIRKLAND SECURITIES, LIMITED,  
SECRETARY.  
Dated at Kirkland Lake, Ontario,  
February 15th, 1930.



tinental Baking Shares occupy, I see no reason for in-  
creasing your commitment in a stock already held. You  
should not overlook the desirability of as wide diversifica-  
tion in your investments as your funds permit.

Although the company's 1929 operating results showed  
a big improvement over the previous year's, net income  
amounting to \$8.12 per class "A" share, after allowing  
for participating features, as against \$4.15 for 1928, the  
issue is still very speculative and the company is not likely  
to resume payment of dividends for some time yet. Al-  
though the class "A" stock is entitled to an \$8 dividend  
before payments are made on the class "B", disbursements  
on the former issues were reduced to \$4 in 1927 and  
discontinued early in 1928.

However, a three-year program of expansion, costing  
approximately \$12,600,000, was completed last year and the  
company is now in a position to expand its profits as a  
result of these improvements. While it is too early as yet  
to forecast its earnings for 1930, the present indications  
are that the recent upward trend will be maintained.

### ABANA'S ZINC AND COPPER

Editor, Gold and Dross:

I note you rather consistently refer to Abana as a zinc  
proposition and this carries with it, to my way of thinking,  
a connotation that it will be a difficult matter to secure a  
profit from production. I have been led to believe that the  
company has opened up a lot of copper ore and if this is  
so the chances for profit naturally brighten.

—F. X. B., Belleville, Ont.

One cannot ignore Abana's zinc, which is an important  
component of its ore. Yet Abana has large tonnages of  
copper. You will recall that there were several reports  
made on this property by different interests and different  
engineers. The estimates submitted varied considerably as  
to tonnages and values. They all gave the company im-  
portant ore values and volume.

In the work which was carried on from the point where  
the dispute was settled by change of directors and in the  
work which is now proceeding a great deal more ore has  
been added and this, it is noted from official reports, in-  
cludes important additions in copper. The company is to  
issue a report shortly, bringing estimates up to date. It  
should be an interesting document.

### POTPOURRI

N. M. T., York, B.C. Reading the diamond drilling report  
of SHERRITT-GORDON, the deepest ore intersection not-  
able is at 1,925 feet, where three feet of 1.7 per cent. copper  
and 2.4 per cent. zinc, with 60 cents in gold, was secured.  
This would be very low grade, if it would not be actually  
over the ore margin. Such a drill reading is of little im-  
portance in determining ore possibilities being isolated.  
Properly speaking, the mine has only been developed to 375  
feet in the central area and 250 feet on the east end.

T. B., Wynyard, Sask. To the best of my knowledge  
shares of NORTH WESTERN ASBESTOS MILLS COM-  
PANY are without value at the present time. SATURDAY  
NIGHT advised a number of times against this promotion  
about the period you mention that your friend bought the  
stock. I have not, however, any definite record of the com-  
pany having gone out of existence, but as long ago as 1913  
its shares were quoted at only a few cents at Denver. The  
only definite way of checking up would be to write to the  
Secretary of State of Wyoming, if the company was incor-  
porated under the laws of that state.

C. A. K., St. Thomas, Ont. In my opinion you would be  
throwing good money after bad by getting further into  
CONSOLIDATED GOLDFIELDS. The mine asset is doubt-  
ful and there are such debts against the remainder that I  
cannot see how this company can ever break even again.

L. D., Charlottetown, P.E.I. In my opinion the NORTH-  
WESTERN POWER bond issue should prove a quite satis-  
factory investment. The company should earn its interest  
and sinking fund requirements by a good margin. The con-  
vertible privilege (into common stock of the Winnipeg  
Electric Company) is an attractive feature, and the yield on  
the issue is satisfactory.

W. J., Chapleau, Ont. Prospects for an increase in pro-  
duction by INTERNATIONAL PETROLEUM for 1930 are  
rather indefinite at the present time. This company showed  
an increase in output in 1929 of 14 per cent. over 1928, but  
in view of business conditions in this country which are  
not entirely satisfactory, coupled with a similar situation  
in the United States, it may be doubted whether consump-  
tion in North America will greatly exceed that of 1929.  
International Petroleum is, however, in a very strong po-  
sition and I think that its general volume of business will  
compare fairly satisfactorily with that recorded in 1929.

H. J., McKillop, B.C. Stock of NOBLE FIVE MINES is  
undoubtedly highly speculative, but I do not consider that  
it is entirely without attraction. As you possibly know, the  
stock was recently placed on a dividend basis, and it is  
stated that the company is operating profitably and has  
been doing so since May of 1929. However, the future  
appears to depend very largely on whether or not the com-  
pany can locate further ore bodies, and to this extent the  
stock is naturally speculative. As an out and out specula-  
tion, it is not without attraction, but I would not advise you  
to put any more money into this than you can afford to  
take a chance with.

F. J., Godfrey, Ont. GORDON LAKE HOLDING COM-  
PANY is a privately financed organization, formed for the  
purpose of acquiring and investigating a holding in the  
Sudbury nickel area, under the direction of Dr. A. P. Cole-  
man, noted geologist whose work in the area is well known.  
Dr. Coleman is the author of a standard work on the nickel-  
copper deposits of Sudbury. This company, under Dr. Cole-  
man's direction, worked during the summer months and re-  
ported in the fall that although conclusive results had not  
accrued, two sections had been selected as having a fair  
chance of being important. The company proposes to con-  
tinue work this coming season. A very large acreage is held  
and considerable diamond drilling and geophysical prospect-  
ing has been done. The company is capitalized at 1,000  
shares of preferred stock, par value \$100 and 500,000 shares  
of no par common. It is impossible to state what the actual  
results of work have been but the officials have intimated  
that no public stock issue would be made until something  
of economic interest had been developed.

E. E., Detroit, Mich. The INTERNATIONAL NICKEL  
COMPANY OF CANADA LIMITED which was incorporated in July,  
under the Companies Act of the Dominion of Canada in 1916,  
was formerly a wholly owned operating subsidiary of  
the International Nickel Company of New Jersey but under  
the reorganization plan which came into operation in De-  
cember of 1928 it now serves both as a holding and operat-  
ing company. The company acquired the Mond Nickel Co.  
Limited by an exchange of stock in January of 1929, and by  
this merger the company came into control of more than  
90 per cent. of the world's nickel. Your statement with re-  
gard to this is therefore correct. By the merging of the  
two companies each owning a part of the property known  
as the Frood Mine, which is the largest and richest nickel  
and copper deposit in the world and which is, as you know,  
near Sudbury, Ontario, new economies have been brought  
into effect and development work is now being extensive-  
ly carried forward.

A. S., Edmonton, Alta. GREGORY TIRE AND RUBBER  
COMPANY (1928) LIMITED is apparently making good  
progress at the present time, following the reorganization  
of the company in 1928. The directors now include some  
prominent business men, and last year the company made  
a \$150,000 bond issue to provide for expansion. Net earnings

for the last fiscal year were in the neighborhood of \$25,000.  
If you are a shareholder you should be able to get full  
information by writing to this company at Vancouver

J. N., Toronto, Ont. On the basis of its excellent record,  
current progress, and bright prospects, I have no hesitation  
in recommending to you the common stock of the SHAWIN-  
IGAN WATER AND POWER COMPANY, as a desirable  
long hold investment. You will observe from the recently  
published report that gross income for last year showed  
approximately a two million dollar increase. The year was  
also marked by expansion of the company's facilities, while  
an important point to remember in this connection is that  
it possesses some of the finest power sites in Canada, which  
are still to be developed. The company serves a growing  
industrial community, and I think that it should continue  
to show steady progress. To be sure the yield on the stock  
is not particularly high at the present time, but if you can  
afford to accept a low yield and hold for a number of years,  
I think you will eventually do very well. It is impossible,  
of course, to predict anything in the way of near term  
fluctuations, since the market is in a highly unsettled state,  
but I assume that you wish to buy this as an investment  
security, rather than in the hope of any market profit.

N. S., Montreal, Que. I would not advise you to sell  
your ANACONDA at present quotations, but would recom-  
mend that you hold. As you know, the copper situation is  
exceedingly speculative at the present time, and unless the  
American Copper Export Association is able to maintain  
prices, which incidentally, can only be done apparently by  
reducing production, earnings of the copper companies will  
show a material drop. I would recommend against further  
commitments at the present time, but I think in view of  
the general position of Anaconda that you might better hold  
than take a loss at the present time.

W. D., Sydney, N.S. FORD OF CANADA "A" is one of  
the most attractive speculations amongst the automobile  
issues, in my opinion. Ford of Canada has not yet issued its  
annual report for 1929, but I understand that it is likely to  
show, when issued, earnings per share of around \$4. The  
stock is not yet on a dividend basis, but there are rumors  
that the company will inaugurate dividends on the issue this  
spring and a \$2 rate has been suggested. At current quo-  
tations the stock appears to be not only a good hold, but an  
attractive speculative purchase.

A. R., Guelph, Ont. In my opinion stock of the GUELPH  
SPECIFIED OIL SERVICE LIMITED is certainly not an  
investment, and I do not think it is even an attractive  
speculation. Unless you are definitely prepared to gamble  
with your money I would advise you to have nothing to do  
with it. I might point out in the first place that no market  
will exist for this stock, and therefore you will be unable to  
dispose of it at any time should you so desire. Small enter-  
prises of this nature, do not, in my opinion, merit the sup-  
port of the investing public, in the initial stages at any  
rate, and I think that the establishing of an independent  
service station should only be done by private capital. You  
must remember, despite the extraordinary statements made  
in the prospectus, that the distribution of petroleum pro-  
ducts in Canada is a business which is followed by some of  
our largest industrial organizations, and that of necessity  
competition is exceedingly severe. This competition is not  
only between the larger companies, but is aggravated by  
the number of smaller independent units. It is quite possible  
that Guelph Specified Oil Service may make money, but I  
hardly think that it shows much likelihood on the basis  
which it proposes, that is of offering rebates to purchasers  
of gasoline and oils. This practice has not proved profitable  
in the past.

N. D., Quebec, Que. Both INTERNATIONAL NICKEL  
and NORANDA are attractive speculations and it is difficult  
to advise you regarding the advisability of switching from  
one to the other. International Nickel is a considerably  
bigger affair than Noranda and its long term prospects are  
exceedingly bright. Noranda is also, however, a distinctly  
attractive proposition—in fact, I consider it one of the most  
attractive of the strictly mining issues. While it is distinctly  
more speculative than International Nickel, from the long  
range point of view, it gives a considerably larger immediate  
return. If you want to have an interest in Noranda, and  
have no spare funds, why not switch 25 shares of your  
International Nickel stock to Noranda, instead of the whole  
50? By so doing you would have an interest in both com-  
panies and greater diversification.

F. R., Halifax, N.S. Stock of the BRITISH COLUMBIA  
AMALGAMATED COAL COMPANY is without value at the  
present time. I understand that this company at one time  
owned property in the Nicola Valley in British Columbia,  
but that it reverted to the mortgagees. We reported the  
stock was without value as long ago as 1922. I have no  
record of NATIONAL CONSOLIDATED OIL COMPANY,  
incorporated under the laws of the State of West Virginia.  
I have a record, however, of two companies by that name,  
one of which was incorporated in Colorado, the other in  
Delaware, both of which are out of existence and the stock  
without value at the present time. I would suggest that for  
definite information you write to the Secretary of the State  
of the State of West Virginia.

J. S., Waterloo, Ont. If you are looking for quick action  
you would probably be well advised to make the change you  
have in mind. The position of base metals, and zinc in par-  
ticular, having reached an unfavorable position from which  
it will be impossible to retreat until world conditions change,  
it is probable that a long wait will be necessary before those  
properties whose principal metal content is zinc will respond  
slowly to market movement. FALCONBRIDGE, a nickel-  
copper proposition approaching production, is the brightest  
prospect in your holdings. It has a considerable program  
of work and some more financing to do before it becomes  
an important factor in the nickel market. SUDBURY BASIN  
has a book value in excess of quotations, but currently the  
stock lacks popularity. On the other hand NICKEL and  
NORANDA, on account of unescapable potentialities, have  
acquired a market following of speculative and investment  
character which is willing to go counter to general market  
sentiment to record gains.

H. M., Toronto, Ont. If you read our recent article on  
NORANDA, you know what we think of its possibilities.  
Nevertheless, Noranda is speculative, much more specu-  
lative than STANDARD OIL OF NEW JERSEY, and if you  
desire to have as much safety as possible you should choose  
the latter. Standard Oil of New Jersey is currently selling  
around 62½, as against a high of 83 and low of 48, since the  
beginning of 1929. The company (Standard Oil of New  
Jersey) is the leading unit in the oil group in the United  
States in point of earning power and its financial condition  
is exceptionally strong. The position is that the returns  
from an investment in Standard Oil of New Jersey shares  
is likely to be less than from Noranda shares if Noranda  
is as successful as is currently hoped. On the other hand,  
if Noranda proves disappointing over a period of years (and  
there is, unfortunately, always a good chance of this in  
connection with a mine) you would naturally be much better  
off with Standard Oil. Why not divide your \$1,000 between  
the two? The amount is large enough to permit of this.

A. T. N., Barrie, Ont. The only property of any apparent  
interest, owned by BARBARA MARSHAY was that of Cop-  
per Mountain, in Arizona. On this the work of the past year  
has been concentrated. Just when things began to look a  
little interesting the prime movers of Barbara Marshay  
formed a new company on Copper Mountain. Why the  
shareholders of the parent company did not protest is a  
mystery. The main asset seemed to be diverted into this  
new incorporation and original holders of Barbara Marshay  
were only handed a sop in the form of a 20 per cent. stock  
"dividend" when actually they should have had the whole  
of it. Even the remaining 20 per cent., which lies in Barbara  
Marshay treasury, is not enough to explain the transaction.  
The Copper Mountain property has responded to exploration  
in a limited way. Apparently there is present a certain  
amount of ore and in this sense it could be regarded as fair  
prospecting ground. This company has been run along  
somewhat unusual lines, a great deal of the stock being  
sold far away from the property. It is not a very healthy  
looking speculation. The company officials have stated that  
the stock would be listed on one or more exchanges. This  
has not yet been done.

\$85,000

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Capital Subscribed \$3,318,000  
Capital paid up \$1,273,967.62  
(As at Dec. 31st, 1929)  
A Safe, Progressive Company

# Concerning Insurance

## Coverage for Works of Art

**Comprehensive Protection Available Under All-Risk Form of Fine Arts Policy**

By GEORGE GILBERT

OF LATE years a tremendous increase in the purchase of works of art has taken place in Canada and the United States, and the question of insurance protection for these treasured objects has accordingly become of some importance.

Under what is known as a Fine Arts Policy, insurance can now be obtained on paintings, etchings, pictures, tapestries, rugs, antiques, statuary, marbles, bronzes, rare books, manuscripts, and many other rare and old objects, whether these are at specific locations, in residences or museums, or while on exhibition or in transit.

This policy protects the insured anywhere in Canada and the continental United States, and covers against all risks, with certain specific exclusions. That is, the policy does not insure against loss or damage due to moth, vermin, wear and tear, gradual deterioration or inherent vice. The usual exclusions as to war, riots, strikes, etc., also apply. Loss or damage caused by any process of repairing or restoration is not covered.

Under a policy of this kind, each item insured must be specifically listed in the policy or else be subject to 100 per cent co-insurance. On account of the nature of the interest insured, valuations become very important, and the value of each item or article must be established prior to the issuance of the policy.

These values, however, can be established by a signed appraisal by a competent appraiser, a bill of sale, or by a catalogue listing. After the necessary valuation has been obtained, an itemized schedule of the property insured is placed in the policy, and the premium is based on the total valuation.

When losses occur they are adjusted on the basis of the insured value of each item covered. In order that the risk may be properly considered by the insurance company, applicants for this insurance are required to state the cost and amount of cover desired on each item in the case of risks aggregating over \$10,000. The approximate date of purchase, the purchase price, and from whom each item was purchased, must be furnished the insurance company on application forms provided.

Under this form of insurance the policyholder is covered against loss resulting from bursting of steam and water pipes; explosion, windstorm, and carelessness of servants. Frequent losses have been sustained through dogs chewing rugs and tapestries, and very often knocking over objects of art. Blastings have often rocked adjacent properties, causing damage to paintings falling from walls. Losses have often been caused by rain water coming through open windows, and also by rats making holes in various treasured objects. Mysterious disappearance of art objects from private houses has been the cause of serious losses, while malicious damage and vandalism have also caused heavy losses.

In brief, the premium charged for this insurance is the fire contents rate on the residence or building

where the art objects are housed, with an additional charge for the added protection offered in the policy, due consideration being given to the tornado rate applying. On collections valued at \$25,000 or less, the premium can be figured on the basis of the contents fire rate, plus 50 cents. As the schedules increase in amount, the additional rate decreases.

On collections valued from \$500,000 up to \$1,000,000, the premium is the fire contents rate, plus 15 cents. On larger collections, special ratings are obtainable.

For these fine art policies, which are usually issued through the marine department of the insurance company, the minimum premium is \$10. Marbles, statuary, pottery and fragile works of art take a slightly higher rate if protection against loss by breakage is desired. Floater policies for private individuals may be obtained at rates from \$1.00 to \$1.50.

There are also rates provided for insurance on shipments of art objects while in transit by express or motor vehicles between two cities, while cover for dealers, museums and art associations have special ratings.

## Sun Life Does Greatly Increased Business and Adds \$5,869,000 to Surplus

INTEREST always attaches to the annual statements of the Sun Life Assurance Company of Canada, as the company is not only the largest Canadian insurance institution, but also the largest ordinary life company in the British Empire and among the ten largest in the world.

This year, however, in view of the recent conditions we have passed through in the security markets and the well-known investment policy of the Sun Life, special interest attaches to the report, and the financial position of the company as reflected therein.

Along with a high earning capacity, the company has always shown a position of exceptional financial strength. The statement for 1929 makes it clear that the company has not only written the record new business of \$654,451,000 and increased its business in force to \$2,401,237,000, but has also increased its assets to \$568,197,000 and its surplus and contingency reserve to \$72,807,000. Last year the surplus and contingency reserve amounted to \$66,938,000, so that the financial position of the company has been strengthened in that respect by \$5,869,000.

The surplus earned in 1929 totaled \$42,863,578, but from this amount \$22,606,265 was appropriated as profits for the year to policyholders; \$10,000,000 as provision for possible market fluctuations, raising the amount thus set aside in the accounts to \$30,000,000; \$1,000,000 for writing off company's buildings; \$931,000 for raising the annuity reserves; \$1,200,000 for additional provision for total disability claims and unreported death claims. The



**D. H. HUDSON**  
President of the Hudson Paper Company, who has been elected a director of the Sun Life Assurance Company, Winnipeg.

special amount to provide for unforeseen contingencies has been maintained at \$12,500,000. After making these deductions and appropriations, the surplus over all liabilities, contingency reserves has been increased to \$60,307,762, as compared with \$54,438,862 at the end of the previous year.

Although most financial authorities agree that the prices of securities at December 31st last were low, the Sun Life took values considerably lower than market prices, and, in addition, made a further deduction of thirty million dollars, which shows the conservative course adopted by the company in regard to the valuation of its securities.

The Sun Life of Canada carries on business under Government supervision in Canada and in the various states in which it operates. Some idea of the strict supervision to which the company is subjected may be gathered from the following extract from the directors' report: "The business of our company has always been conducted under the exacting conditions of the Canadian Insurance law and the rigid supervision of the Insurance Department of the Government of Canada. Ever since we entered the United States in 1895 our company has fallen under similar supervision there and is now subject to the regulations of thirty-eight States of the Union which require periodical examination of the affairs of all companies licensed in their territory. In the discharge of their regular duties a committee of twenty-two examiners, representing the States of Michigan, Massachusetts, Minnesota, Ohio, Tennessee, Washington, Virginia, West Virginia, Florida and the District of Columbia recently completed an exhaustive examination into every department of the Company's affairs. The report of the examining committee makes gratifying reference to the liberal treatment accorded to our policyholders, and provides authoritative testimony to the company's strength. Even adopting the low valuations placed by us on our securities, the committee still reported a surplus at the close of last year \$1,333,921.71 in excess of the figure claimed by the company."

## New Investments of Metropolitan Life in Canada

NEW investments have recently been made in Canada by the Metropolitan Life Insurance Company for an amount of \$4,650,000. The bonds purchased recently are as follows: \$2,000,000, Montreal Harbour Commissioners Bonds; \$1,500,000, City of Montreal Bonds; \$1,000,000, Canadian Pacific Railway Bonds; \$150,000, City of Windsor Bonds.

The total amount of the Canadian investments of the Metropolitan Life is now \$194,266,670.

## Federal Fire Shows Large Increase in Business

AT THE recent annual meeting of the Federal Fire Insurance Company of Canada, excellent reports of the 1929 operations were presented which indicated a substantial increase in premiums written and a desirable loss ratio.

After making provision for taxes and increased reserves, a net balance of \$33,030 was added to surplus account, and the total assets of the company increased by \$61,105.00, now stand at \$768,345.91.

The president, Mr. E. B. Stockdale, presided at the meeting, and attention was drawn to the very serious situation in fire losses in Ontario as revealed by the Ontario Fire Marshal's report which indicates an increase of three and a half million



**T. B. MACAULAY, F.I.A., F.A.S.**  
President and Managing Director of the Sun Life Assurance Company of Canada whose financial statement shows a record growth in business and an increase in surplus and contingency reserves of \$5,869,000.  
—Photo by "Who's Who in Canada."

## No Ticker Tape Worries

The dollars you put into life insurance are safe. They earn compound interest at a good rate on the investment portion of your deposit. They create an estate for your family that cannot be produced in any other way. They come back to you at a time of life when you need them most. They form the kind of investment that need never cost you a worry.

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LUMBERMEN'S INSURANCE COMPANY	Assets \$ 5,079,921.82
STUYVESANT FIRE INSURANCE COMPANY	Assets \$ 4,799,513.94
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY	Assets \$ 776,064.94
BALOISE FIRE INSURANCE COMPANY	Assets \$ 4,315,287.75
NEW JERSEY INSURANCE COMPANY	Assets \$ 4,400,382.86
AMERICAN COLONY INSURANCE COMPANY	Assets \$ 1,744,276.56
AMERICAN AUTOMOBILE INSURANCE COMPANY	Assets \$11,705,196.00
AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY	Assets \$ 1,883,485.55
<b>TOTAL ASSETS REPRESENTED</b>	<b>\$61,692,548.45</b>

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 Assets \$4,398,035.23

ALL POLICIES NON-ASSESSABLE  
 PAYING DIVIDENDS RANGING FROM 25% TO 40%

Branch Offices:

Toronto, Ottawa, Vancouver, Victoria, Edmonton, Calgary, Saskatoon, Winnipeg, Montreal, Quebec City, St. John, Halifax and Charlottetown.

## "World's Greatest Automobile Mutual"

Cash Assets Over \$10,000,000

Policyholders' Surplus Over \$2,500,000

Prompt, Fair Claim Service Everywhere

Dividend Savings Paid 25%

## Lumbermens Mutual Casualty Company

409 Lumsden Building — TORONTO — Elgin 1086

ASSETS EXCEED \$100,000,000

**EAGLE STAR & DOMINIONS**  
**BRITISH INSURANCE COMPANY LTD.**  
 OF LONDON, ENGLAND

J. H. RIDDEL,  
 Manager

DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax  
 E. L. McLEAN, LTD., General Agents, Toronto

LYMAN ROOT, MANAGER FOR CANADA. ROBERT LYNCH STAILING, ASSISTANT MANAGER.

**PATRIOTIC ASSURANCE COMPANY LIMITED**  
 HEAD OFFICE FOR CANADA  
**TORONTO**  
 (FIRE INSURANCE)  
 AGENTS WANTED  
 FOUNDED A.D. 1824

**British Traders' Insurance Company Limited**  
 FIRE MARINE  
 AUTOMOBILE HAIL  
 Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.

of dollars over the previous year, or 30 per cent.

Announcement was made that shortly the head office of the Federal Fire would be removed to the old Canada Permanent Building on Toronto Street, which, it is understood, will be known as Insurance Exchange Building.

Mr. H. C. Edgar, of Preston, was added to the Board of Directors which is as follows: President, E. B. Stockdale; Vice-President, H. C. Scholfield; Managing Director, H. Begg; Directors, W. H. Mara, Frank Shannon, S. C. Tweed, F. K. Morrow, W. R. Begg and W. S. Morden; Secretary, W. H. Buscombe.

## INSURANCE INQUIRIES

Editor, Concerning Insurance:

Would you kindly give me information as to whether the Canadian Motor Underwriters Insurance Company is licensed to do business in Canada, and whether they are safe as a company with which to insure automobiles. I understand their rates are somewhat better than most companies and they offer an annual dividend to policy holders. Is this information correct?

—C. C. London, Ont.

Canadian Motor Underwriters is not an insurance company but an insurance agency for the sale in Canada of the policies of the Lumbermens Mutual Casualty Co. of Chicago, Ill., and the Central Manufacturers' Mutual Insurance Co. of Van Wert, Ohio. It sells automobile insurance in Ontario to members of the Ontario Motor League.

As both the companies whose policies it sells are regularly licensed in Canada and maintain assets in this country in excess of their liabilities here, they are safe to insure with for the class of business transacted.

They charge the regular tariff rates of the Canadian Automobile Underwriters Association, and at the end of the year make a return to policyholders by way of dividend or refund. On the portions of the coverage written by the Lumbermens Mutual, which are public liability, property damage and collision, the dividend is 25 per cent. of the premium, while on the coverage written by the Central Manufacturers Mutual, which is fire and theft, the rate of dividend is 30 per cent.

Their government deposits are as follows: Lumbermens Mutual, \$130,000; Central Manufacturers Mutual, \$60,000.

Editor, Concerning Insurance:

Will you kindly advise if you consider the Loyal Protective Insurance Company of Boston, Mass., U. S. A., with Canadian head office, Continental Life Bldg., Bay and Richmond Streets, Toronto, Ontario, a good company to take out insurance with. Are they licensed here?

—M. E. H. Lindsay, Ont.

Loyal Protective Insurance Company, with head office at Boston, Mass., and Canadian head office in Continental Life Building, Toronto, was incorporated in 1909 and has been doing business in Canada since 1913.

It is regularly licensed in this country for the transaction of accident and sickness insurance, and has a deposit with the Government at Ottawa of \$96,000 for the protection of Canadian policyholders.

Its total assets in Canada at the end of 1928, the latest date for which figures are available, amounted to \$140,154.17, while its total liabilities here were \$87,279.07, showing a surplus in this country of \$52,875.10.

Its head office statement showed total assets of \$994,429.61 and total liabilities except capital of \$533,428.12, leaving a surplus as regards policyholders of \$461,001.49. The paid up capital is \$100,000, so there is a net surplus over paid up capital and all liabilities of \$361,001.49.

Its financial position is accordingly a sound one, and it is safe to insure with.

Editor, Concerning Insurance:

A friend of mine has a \$3,000 certificate in the Ancient Order of United Workmen. He has been wondering whether this Order is on an actuarial basis and whether there is likely to be any increase in his rates as he gets older. He has been considering dropping his insurance with the A.O.U.W. and replacing it with a legal reserve company like the Sun Life and London Life. I would appreciate your advice in this case.

—F. E. Gore Bay, Ont.

If the certificate of your friend is in the A.O.U.W. of Ontario, his insurance is now carried by the Independent Order of Foresters, as that society took over the Ontario Workmen on July 1, 1926, and issued its own certificates to replace Workmen certificates, so your friend should now have a certificate of the Foresters, and, if so, I would advise him to continue it, as the insurance is now on an actuarial basis.

If the certificate is that of some other branch or jurisdiction of the A.O.U.W., and he has taken it out recently, I would advise him to drop it and replace it with insurance in a legal reserve institution like the Sun Life or London Life. By doing so he will be getting a definite closed contract which cannot be altered to his

disadvantage as to rates or benefits at any time in the future; whereas, in insuring with the ordinary fraternal society, he is getting an open contract in which the right is reserved to change rates or benefits at any time in the future should it become necessary to do so. While it is a fact that it is not probable that it will ever be necessary to raise rates or reduce benefits again, as most societies are now on an actuarial basis, the right to do so is retained.

Editor, Concerning Insurance:

Can you tell me what the stock of Pilot Automobile and Accident Co. of Waterloo is quoted at, and if it is a good buy? What are the company's prospects and what is its financial position?

—T. L. Hamilton, Ont.

The latest quotation I have on this company's stock from dealers in unlisted securities is \$21 bid. As the stock is \$10 per share paid up, that represents a price of 210 per cent. of the paid up value. Around that figure, I consider the stock a good buy, provided you are prepared to wait a few years, and are not looking for an immediate return on the investment.

Starting operations in 1927, the company has already built up a large volume of automobile insurance business, the profits on which appear to be very satisfactory. The gross premiums for 1929 were \$474,029.64, while the net premiums were \$383,433.51. Claims and adjustment expenses amounted to \$132,255.57, and expenses of management amounted to \$75,326.52. This shows that the business so far has been profitable, and the future prospects are accordingly bright.

Indeed, the company has made a particularly good showing so far, both as regards volume of business secured and as to underwriting results, as disclosed in its third annual statement for 1929, recently published.

The financial position is also shown to be sound one. At the end of 1929 its total assets were \$273,365.37, while its total liabilities, including reserves and all other liabilities except capital, amounted to \$182,201.29, showing a surplus as regards policyholders of \$91,164.08. The paid up capital is \$75,000, so there is a net surplus over paid up capital and all liabilities of \$16,164.08.

Editor, Concerning Insurance:

I am considering taking out some more insurance and favor a 20-year endowment, as my object is to provide a reserve for declining years, but before doing so would appreciate your comparative analysis of a Canadian government annuity versus a standard 20-year endowment policy as offered by a life insurance company, stating the merits or disadvantages of each. My age is 42 years. Can you suggest any better way in which to invest \$50 per month so as to provide a reserve for use at say 65 years of age.

—C. A. Smooth Rock Falls, Ont.

An endowment policy furnishes two forms of protection — insurance protection for the full amount of the policy during the premium paying period, so that should you die after one or two years' premiums have been paid or at any time after the first premium is paid, the face amount of the policy becomes payable; and it also furnishes protection against old age, because, if you survive the premium paying period, the full amount of the policy then becomes payable, either in a lump sum, or in yearly instalments for a designated number of years or for your remaining life time, as desired.

On the other hand, an annuity is designed solely for the protection of old age, and the insurance element is not present, with the cost being proportionately less.

If insurance protection is still a desideratum with you, as it is with most men your age, I would accordingly advise an endowment policy instead of an annuity.

But if you already have sufficient insurance for your purposes, and are solely concerned with protection for old age, I would advise an annuity, because, not having to pay for the insurance feature, you can get more protection for your money.

In buying an annuity from the government, I would recommend Plan A, under which, if you die before the annuity commences, all the money you have paid in is returned to your family with four per cent. compound interest. Plan B, under which nothing is returned in the event of your death before the annuity begins, is cheaper, but I would not recommend it in your case.

At age 42, the cost of a government annuity of \$100 beginning at age 60 is \$39.30 per year.

## NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of enquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfil the above conditions will not be answered.

## THE FIRE INSURANCE COMPANY OF CANADA

Head Office — 465 St. John St., Montreal

Capital Subscribed ..... \$ 500,000.00  
 Capital Paid Up ..... \$ 250,000.00  
 Total funds for security of policy holders \$1,223,118.94

HON. SENATOR R. DANDURAND, President.  
 J. A. BLONDEAU, Vice-President and Manager.  
 F. E. LEYLAND, Assistant Manager.

Toronto Branch Office, 312 Metropolitan Bldg. GROVER LEYLAND, Local Manager.

One of the few responsible Canadian controlled Companies that is really independent. Submit us a risk that warrants preferential consideration and we think our office will interest you.

## NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$5,000,000

A. & J. H. STODDART, General Agents

100 WILLIAM STREET NEW YORK CITY  
 RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELYN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO

MURPHY, LOVE, HAMILTON and BASCOM

R. Y. HUNTER, Resident Partner, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

FRANK R. FAIRWEATHER & Company, ST. JOHN, N.B.

## The General Accident Assurance Company of Canada

HEAD OFFICE—TORONTO

No company is equipped to give greater service to an agent — almost every known risk covered, except life. A few additional agents are desired.

THOS. H. HALL,  
 Managing Director.

W. A. BARRINGTON,  
 Manager.

RE-INSURANCE COMPANY  
**ROSSIA**  
 OF COPENHAGEN  
 DENMARK

J. H. RIDDEL,  
 Manager

Head Office for Canada  
**TORONTO**

REED, SHAW & McNAUGHT,  
 64 WELLINGTON ST. WEST

ONTARIO PROVINCIAL AGENTS

## The Protective Association of Canada

Established 1907

Assets \$348,408.50, surplus to policyholders \$187,457.70

The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

E. E. GLEASON,  
 Pres. & Gen. Mgr.

Head Office  
 Granby, Que.

J. G. FULLER,  
 Secy., Asst. Mgr.

NORMAN S. JONES, President.

ESTABLISHED 1872

## SENECA JONES & SON LIMITED

HOME OFFICE: HAMILTON, ONTARIO

CANADIAN GENERAL AGENTS FOR

Fidelity American Insurance Company

Mill Owners Mutual Fire Insurance Company

Merchants & Manufacturers Fire Insurance Company

Combined Assets, \$8,000,000 Policyholders' Surplus, \$4,000,000

Associate and Reinsuring Companies' Assets Over \$40,000,000

Inquiries from Well-Established Agencies Invited — Coast to Coast Service.

## FINANCIAL SECURITY

A Monarch Life insurance policy will protect your family or make your own future financially secure. Rates are low and profits liberal. Write for particulars.

**THE MONARCH LIFE ASSURANCE COMPANY**  
 Good Openings for Salesmen — Apply, Head Office—WINNIPEG.

## THE WORLD AGENT

in your community was appointed because he knew his job. And the biggest part of his job is to see that you get the best insurance protection at the lowest cost

THE WORLD FIRE AND MARINE INSURANCE COMPANY

HARTFORD, CONNECTICUT

Provincial Agents, Ontario and Quebec

MURPHY, LOVE, HAMILTON & BASCOM

TORONTO AND MONTREAL

## WEBER BROS.

REAL ESTATE

CITY PROPERTY, FARM LANDS, RENTALS

INSURANCE

WE WRITE ALL CLASSES OF INSURANCE

FINANCIAL AGENTS

MORTGAGES AND LOANS NEGOTIATED.

TIME SALES PAPER NEGOTIATED.

Edmonton Credit Building, Edmonton, Alberta.



## SEVENTEENTH ANNUAL REPORT OF The Waterloo Trust and Savings Company

### ASSETS AND LIABILITIES

ASSETS		LIABILITIES	
CAPITAL ACCOUNT		CAPITAL ACCOUNT	
Office Premises, Waterloo, and Kitchener, including safe de- posit vault, etc., and fixtures, furniture, etc., and other real estate	171,533.29	Capital Paid Up	\$ 1,000,000.00
Other Real Estate	45,297.79	Reserve Account	400,000.00
Mortgages		Dividends declared and unpaid (Due Jan. 1, 1930)	34,845.83
Principal	\$519,700.00	Profit and Loss	10,860.29
Interest due and accrued	5,020.91		
Loans on Stocks, Bonds, Etc.	594,780.91		
Loans on Company's own stock	\$ 27,775.04		
Loans on other secur- ities	480,843.83		
Municipal and School Debentures and Municipal Telephone Bonds	45,586.88		
Other bonds and debentures	29,303.89		
Other Assets	8,153.12		
Advances to Estates under Admin- istration	22,637.00		
Cash in banks	17,324.41		
Cash on hand	12,768.93		
	\$ 1,445,506.12		\$ 1,445,506.12
GUARANTEED TRUST ACCOUNT		GUARANTEED TRUST ACCOUNT	
Mortgages		General Guaranteed Investment	
Principal	\$4,645,566.40	Receipts	\$ 2,927,651.81
Interest due and accrued	103,509.09	Trust Deposits	3,940,514.55
Domestic and Provincial Government Bonds	213,663.46		
Bonds Guaranteed by Town or Provincial Governments	232,752.31		
Municipal School and Municipal Telephone Bonds	1,366,388.74		
Cash in banks	1,913,904.51		
Cash on hand	101,136.11		
	\$ 6,868,166.16		\$ 6,868,166.16
ESTATES, TRUST AND AGENCY ACCOUNT		ESTATES, TRUST AND AGENCY ACCOUNT	
Cash on hand and in banks	\$ 90,082.96	Trust funds for investment	\$ 990,223.91
Mortgages	332,285.60	Advances from Capital Funds	22,637.00
Bonds	156,990.23	Inventory value of unrealized Estates Assets	1,387,441.47
Sundry Trust Investments	39,422.72		
Inventory value of unrealized Estates Assets	1,387,441.47		
	\$ 2,006,302.96		\$ 2,006,302.96
	\$10,319,974.66		\$10,319,974.66

THOS. HILLIARD,  
President.

P. V. WILSON,  
Managing Director.

To the Directors and Shareholders of The Waterloo Trust and Savings Company.

GENTLEMEN:

We beg to report that we have audited the books of account of your corporation for the year ending 31st of December, 1929, and have verified the cash, bank balances, and securities of the corporation.

That we have examined the annexed statement and that it agrees with the books of the corporation.

That after due consideration we have formed an independent opinion as to the position of the corporation.

That with our independent opinion so formed and according to the best of our information and the explanations given us, we certify that in our opinion the statement sets forth fairly and truly the affairs of the corporation.

That all transactions of the corporation that have come within our notice have been within the powers of the corporation.

Respectfully submitted,

J. F. SCULLY, C.A.,

R. P. UFFELMANN, C.A., Auditors.

Kitchener, Ontario, January 23rd, 1930.

## Record Year Metropolitan Life Has Nearly Billion in Force

CANADIANS from coast to coast, who have 2,739,358 policies in the Metropolitan Life Insurance Company will be interested to know that payments to policyholders in Canada in 1929 amounted to \$15,992,826, representing an increase of over three million dollars over the preceding year. Insurance in force in Canada amounts to almost a billion dollars, being \$947,927,397.

These figures are particularly interesting in view of the fact that the Metropolitan is a mutual company, that is, it has no stockholders but is owned by the policyholders themselves who are the sole beneficiaries in the company's progress. In the latter part of the past year the soundness of life insurance as an investment, as well as a protection, was brought home to people and the increasing appreciation of this fact is reflected in the greater amount of new insurance issued in 1929, which totalled \$232,324,966 an increase of over twenty millions of dollars. This total comprises Ordinary, Industrial and Group policies, all of which show a substantial increase.

Canadian investments of Metropolitan Life continue to increase, having reached \$189,300,437, an increase in the twelve months of almost eighteen millions. These investments are in Dominion and Provincial Government and Municipal Bonds and Mortgage Loans. Growth of Metropolitan Life is graphically shown in a survey of ten-year periods. Total policies in force at the end of 1929 amounted to 44,333,332, covering \$17,933,600,452 insurance. Assets total \$3,010,560,051.

## Good Progress

### Investors Syndicate Re- cords Steady Gain

THE Investors Syndicate, of Minneapolis, which now has branch offices in all important Canadian cities, continues to show steady progress. On December 31st, 1929, the assets totalled \$32,206,338, made up largely of \$432,233 in cash, and first mortgage loans of \$27,073,918. Government,



WILLIAM WHYTE  
Manager for Manitoba of the Huron and Erie Mortgage Corporation, who has been elected a director of the Sovereign Life Assurance Company, Winnipeg.

municipal and corporation bonds are valued at \$1,247,993. Of this amount it is stated that \$350,000 in Canadian bonds stands to the credit of branches in this country.

During the thirty-five years this company has been in business the resources have grown from \$2,600 to \$32,206,338. The major increases have been during the last fifteen years. Since 1926 the resources have practically doubled.

## Business Grows

### Economical Mutual Shows Material Gains

AMONG the strongest companies of its kind in Canada, the Economical Mutual Fire Insurance Co., with head office at Kitchener, Ont., shows an increase in insurance in force for 1929 of \$2,399,918, bringing the total in force at the end of the year to \$49,692,410.

With the growth in business is shown a corresponding growth in income and in assets. The gross receipts show an increase of \$35,174.81, while the net gain in assets amounts to \$101,575.70.

Following out a policy of expansion adopted a year ago, several new agencies were opened in 1929, resulting in an increase in premiums of \$11,742.00. Since the introduction of the graded commission plan in many of the company's agencies, the average rate of commission has increased from 17.5 per cent. to 18.2 per cent., but it has resulted in the securing of a larger amount of preferred or non-hazardous business, so that the company is enabled to show increased profits over previous years, despite the fact that 1929 was a year of heavy fire losses both in Canada and the United States.

Founded in 1871, the Economical Mutual has steadily grown in business and financial strength, and deservedly enjoys the confidence of the insuring public in the territory in which it operates.



FRANK O'HEARN  
Partner in the brokerage firm of F. O'Hearn & Co., whose practice in issuing a balance sheet showing the company's position has been commended in financial circles. It has been suggested that a general adoption of such a practice by brokers would do much to restore public confidence and eliminate some of the evils which have recently led to official action.

## Morrison Brass Corporation, Ltd.

### DIVIDEND NOTICE ON PREFERRED STOCK

Notice is Hereby Given that a dividend of 1 1/2% on the 7% Preferred Stock of the Morrison Brass Corporation, Limited, has been declared for the period ending the 28th day of February, 1930, payable on the 1st day of March, 1930, to Shareholders of record at the close of business on the 22nd day of February, 1930.

By order of the Board.

HIRAM D. HALL,  
Secretary-Treasurer.  
Toronto, Feb. 14th, 1930.

## SAVE TO SPEND!

WHILE in receipt of a steady income, save to spend. Provide for dependent years—which come to all who reach old age. Set aside a definite part of your earnings to buy freedom from financial worries by means of a Manufacturers Life Endowment Policy.

## THE MANUFACTURERS LIFE INSURANCE COMPANY

HEAD OFFICE - TORONTO, CANADA

We Offer—New Issue—

## Republic of Cuba

PUBLIC WORKS 5 1/2% SINKING FUND  
GOLD BONDS

Due June 30, 1945 Denominations \$1,000

THESE bonds are a direct obligation of the Republic and in addition are specifically secured through a lien on certain taxes.

The present population of the Republic of Cuba is estimated to be in excess of 3,500,000. The total funded debt as at the end of the fiscal year, June 30, 1929, was \$87,174,200, exclusive of \$20,000,000 Public Works 5 1/2% Serial Certificates.

Between 1904 and January 31, 1930, the Republic retired a total of \$47,800,500 of external bonds.

Price: 98 and interest  
to yield about 5.70%

Descriptive circular on request.

## JOHNSTON AND WARD

60 KING ST. WEST, TORONTO  
ROYAL BANK BUILDING, MONTREAL

Members: Montreal Stock Exchange, Montreal Curb  
Market, Toronto Stock Exchange, Winnipeg Grain  
Exchange, Chicago Board of Trade,  
New York Curb (associate)

## CONSISTENT PROGRESS

### Dominion Life Annual Statement shows continued expansion

#### STEADY GROWTH

The forty-first annual statement of the Dominion Life Assurance Company records a year of steady and consistent progress.

#### Policy Reserves

which amount to \$17,647,070, are more than \$525,000 greater than those fixed by Government requirements.

#### Policyholders' Surplus Fund

amounts to \$2,046,511. This is after setting aside the Policy Reserves and paying out \$843,445 in profits to policyholders during the year.

The Rate of Interest earned on investable assets during 1929 was 6.91%.

Other indications of the able manner in which the business of The Dominion Life is administered are to be found in the soundness of its position and the progress which it has experienced, as shown by the Annual Report. A copy will be gladly sent upon request.

#### Insurance in Force



Established  
1889

Now in its forty-first year of service to the Canadian public, the Dominion Life has constantly maintained a reputation for large profits to policyholders.

1929  
\$137,474,551

1924  
\$72,570,683

1919  
\$35,472,313

### From the Forty-First ANNUAL REPORT

Insurance in Force	\$137,474,551
Total Assets	\$23,825,357
Premium Income	\$4,353,995
Total Income for 1929	\$6,095,915
Payments to Policyholders	\$2,267,383
Business Issued and Revived	\$28,495,861
Excess Income over Disbursements	\$2,314,496
Policy and Annuity Reserves	\$17,647,070



The DOMINION LIFE  
ASSURANCE COMPANY  
HEAD OFFICE: WATERLOO, ONTARIO

## H.G. STANTON COMPANY

LIMITED  
STOCK BROKERS  
ROYAL BANK BUILDING  
TORONTO

HARRY G. STANTON  
Member  
Toronto Stock Exchange

Telephones:  
Offices, ELgin 8106  
Board Room, EL 8910

Orders executed on all principal exchanges.

### A COMPLETE INVESTMENT SERVICE

T.C. WATT E.H. WATT F.G. VENABLES  
WATT & WATT  
MEMBERS { TORONTO STOCK EXCHANGE  
MONTREAL CURB MARKET  
NEW YORK CURB (ASSOCIATE)  
SIX JORDAN STREET, TORONTO

PRIVATE WIRES TO LEADING FINANCIAL CENTRES

AUTHORITATIVE COUNSEL  
ON WESTERN CANADIAN  
NATURAL RESOURCES



## MILLER, COURT & CO.

INVESTMENTS

197 Bay Street

Toronto, Ont.

### Canadian Pacific Railway Company DIVIDEND NOTICE

At a meeting of the Board of Directors held today the following dividends were declared:—

On the Preference Stock, two per cent. for the half year ended December 31, 1929.

On the Common Stock, two and one-half per cent. for the quarter ended December 31, 1929, from railway revenues and Special Income.

Both dividends are payable April 1, 1930, to Stockholders of record at the close of business on February 28, 1930.

By order of the Board,  
ERNEST ALEXANDER,  
Secretary.

Montreal, February 10, 1930.

## Canada Cement Company Limited

PREFERRED SHAREHOLDERS  
DIVIDEND NO. 9.

NOTICE IS HEREBY GIVEN that a dividend of 1 1/2% for the three months ending February 28th, 1930, being at the rate of 6 1/2% per annum on the paid up Preferred Stock of this Company has been declared, and that the same will be paid on the 21st day of March next to Preferred Shareholders of record at the close of business February 28th, 1930.

H. L. DOBIE,  
Secretary.

MONTREAL, February 15th, 1930.



# "Golden Master"

(TRADE MARK)

## LEAD PENCILS

For All General Uses

BRITAIN'S PREMIER BRAND

\$6.00 Per Gross - 60c Per Dozen

Obtainable at THE SIMPSON COMPANY LIMITED Toronto, Ont.

and at all High-Class Stationers

MANUFACTURERS

PENCILS LIMITED, TOTTENHAM, LONDON, ENG.

Canadian Representative: P. Macdonald, 198 Bay St., Toronto



## Investment Offerings

We recommend the following selections from our current investment offerings for safety of principal, good income yield and diversity.

	Price	Yield
City of Vancouver, 5%.....	99.75	5.03%
Due June 1, 1944.		
City of Montreal, 4½%.....	94.50	4.93%
Due Jan. 1, 1950		
Investors Equity Corp., 5½%.....	100	5.50%
Due April 1, 1949		
Balfour Bldg., 6%.....	97	6.30%
Due Oct. 1, 1943		
A. J. Freiman, Limited,		
6% Convertible Preferred Stock 90		6.66%
P. T. Legaré Co.		
7% Convertible Preferred Stock 96		7.29%

The complete list containing pertinent information about each security will gladly be mailed on request

## McLeod, Young, Weir & Co.

Limited

Metropolitan Bldg., Toronto

Montreal - Ottawa - Hamilton - London - Winnipeg

## Careful Selections

This is the title of our latest offering list which points out that certain carefully selected bonds and stocks present sound value and provide a good yield.

It indicates many of the more outstanding securities at the present time. Short reviews and opinions are given concerning several of the more attractive of them.

A copy will be gladly furnished upon request

## R. A. DALY & CO.

LIMITED

80 KING STREET WEST

TORONTO



6½%  
UNITED  
BONDS

## The Need Is For Income

The profits of speculation (so often counted while they are yet mere paper profits) do not keep the pot boiling.

What is needed for the butcher, the baker, the electric light maker, is income in a stated amount—safe—dependable.

### UNITED FIRST MORTGAGE BONDS

are always secured by land and permanent buildings thereon, to a more-than-adequate value that does not fluctuate. They are surrounded by every known legal and moral safeguard.

United Bonds will never pile up some spectacular—and mirage-like—paper fortune.

What they will do is to repay, at maturity, your original investment in them, with, meantime, the regular, dependable payment of 6½% per annum income thereon—the stuff to pay bills with.

Write for details of issues now on the market.

## UNITED BOND CO., LIMITED

Howard C. Wade, President

Wm. Brown, Vice-President and Manager

WINDSOR - TORONTO

United Bond Co., Limited, Dept. 19  
302 Bay St., Toronto; or Security Bldg., Windsor, Ont.  
Without placing me under any obligation, please send literature describing issues of United First Mortgage Bonds which you are now offering.

NAME .....  
ADDRESS .....

## Buying Securities "On Time"

Investor Should Purchase Only Marketable Stocks—  
Should Be Sure That Certificates Will Be Delivered  
and Should Pay Only Reasonable Service Charge  
—Some Valuable Hints

THE reflection of our industrial prosperity through a rising stock market has done much to create a public consciousness of security values. It is dawning on the public that it is good business to go in business with successful industrial executives through purchasing stocks in successful corporations.

A recent interview with John J. Raskob entitled, "Everybody Ought to be Rich," has pointed out the possibilities of increasing investors' estates by going in debt to purchase securities. Mr. Raskob's message will undoubtedly be followed by public response. Thus, we may look for an increased demand from small investors for the privilege of buying stocks on time payments.

But this public request will encourage unscrupulous promoters to offer to sell stock on installment payments to uninformed investors. It has been the practice of fraudulent promoters who have offered stock on installment payments in the past to either operate a bucket shop or over-borrow on their customers' securities, ultimately ending in bankruptcy. Consequently a public warning to help prospective investors desiring to buy securities on time payments to start in the right direction is of importance at this time.

There are three important features points out the National Better Business Bureau in a recent bulletin, that should be constantly borne in mind. First, a purchaser should buy a substantial stock. Second, the purchaser should be sure that upon the completion of payments the stock will be delivered to him. Third, he should investigate the cost charged to him for purchasing by installments to make sure that it is a reasonable rate.

To assure himself that he has a sound stock, the investor should buy securities that have an open market. He is best safeguarded on this feature by buying stocks listed on an accredited stock exchange. He should make inquiry into the past record of the company and satisfy himself that the business is well managed and that the earnings of the company give sound indication that dividends will be paid. This information is readily obtainable on listed securities.

The second feature of making sure the investor will receive his stock when his installment payments are completed can be obtained by many investors who are employed by substantial companies which have plans to sell stock to their employees, or by purchasing through a responsible house whose responsibility can be demonstrated. Many banks are willing to loan money to their clients to buy stock on an installment plan unless the purchaser is unquestionably safeguarded to assure his receiving his stock when payments are completed.

Regarding the third feature, a reasonable cost for the service charge to buyers on the installment plan is already in effect in companies where employees purchase stock in their firms. In some instances the employees have an opportunity to buy stock at considerably less than the current market value. The fee charged by banks is only the interest on the loan and brokerage charges, which amount to a nominal cost. Service charges by private concerns other than the types mentioned may vary. It is the purchaser's responsibility to determine the service rate best suited for his purpose.

An increasing public knowledge of the fact that banks will frequently loan against securities purchased and permit a periodic reduction of the loan will do much to turn the public to buying substantial securities.



DR. T. C. ROUTLEY  
Who has joined the Canadian Advisory Committee of Dominion-Scottish Investments, Limited.

ties, because by buying through a banking institution investors will have to purchase reliable stocks in order to obtain the loans necessary to finance their purchases.

## Pilot Reinsurance Co. of New York Enters Canada

A DOMINION license has been issued to The Pilot Reinsurance Company of New York, authorizing it to transact in Canada the business of fire insurance, sprinkler leakage insurance, tornado insurance and insurance against damage to property of any kind caused by the explosion of natural or other gas. Mr. A. H. Johnstone, Vancouver, B. C., has been appointed the company's Canadian Chief Agent.

## Current Quotations on Unlisted Stocks

(Supplied by A. J. Pattison Jr. &amp; Co., Ltd.)

	Bid	Ask
Border Cities Hotel Pfd.....	15.00	21.00
Brandram Henderson Pfd.....	88.00	92.00
B. C. Packers Pfd.....	55.00	
Can. Crushed Stone Pfd.....	70.50	
Canada Packers Com.....	37.00	39.00
Can. Industries Com. "A".....	210.00	240.00
Can. Industries Com. "B".....	210.00	240.00
Can. Industries Pfd.....	113.00	118.00
Chase, A.W. Pfd. Bonus Com. 50.00	55.00	
Copeland Flour Mills Pfd.....	15.00	20.00
Dominion Linens Pfd.....	15.00	
Dominion Mfg. Com.....	7.00	
Dominion Woollens Com.....	8.00	
Dunlop Tire 7% Pfd.....	101.00	103.00
Goderich Elevator & Transit. 14.00	21.00	
Guardian Realty Pfd.....	54.00	
Harding Carpet Pfd.....	68.00	
Inter. Proprietaries "A".....	32.00	35.50
King Edward Hotel "A" 8%.....	58.00	63.00
King Edward Hotel "B" 8%.....	60.00	
Kingston Ship. Bldg. Pfd.....	15.00	
Mt. Royal Hotel Script.....	3.50	4.50
Mt. Royal Hotel Com.....	6.75	
Mt. Royal Hotel 6% Pfd.....	47.00	49.00
National Grocers Com.....	50	1.00
National Grocers 2nd Pfd.....	29.00	33.00
Port Hope Sanitary.....	52.00	
Provincial Paper Pfd.....	93.00	98.00
Rolland Paper Pfd.....	94.00	96.00
Toronto Carpet Pfd.....	98.00	

## Safety . . . Yield . . . . . . Diversification

Three cardinal qualities—safety, yield, diversification—are outstanding features of the following combination of investments which we recommend.

### POWER CORPORATION OF CANADA LIMITED

6% Cumulative First Preferred Stock

Yield 6%

Net earnings at the rate of about 8 times

Preferred Dividend requirements

### McCOLL-FRONTENAC OIL COMPANY LIMITED

6% Cumulative Preferred Stock—Yield 6.90%

Net earnings at the rate of about 3 times

Preferred Dividend requirements

### EASTERN DAIRIES LIMITED

7% Cumulative Preferred Stock—Yield 7.07%

Net earnings at the rate of about twice

Preferred Dividend requirements

Engaged in furnishing essential services of everyday life, these companies enjoy consistent new and repeat demands for their products.

Write for full particulars

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Winnipeg Saskatoon Victoria Vancouver

804



HEAD OFFICE - TORONTO

Established 1922

HEAD OFFICE: TORONTO, ONTARIO

Statement for Year Ending December 31, 1929

### ASSETS

Cash on Hand and in Banks .....	\$ 31,052.41
Bonds, Debentures and Stocks at Government Value .....	337,610.79
Interest Accrued .....	2,777.64
Agents' Balances .....	\$ 28,448.14
Less: Provision for Commission .....	6,543.07
Uncalled Capital Stock .....	21,905.07
	375,000.00
	\$768,345.91

### LIABILITIES

Claims under Adjustment, Net .....	\$ 5,555.73
Reserve for Federal Income Tax, 1929 .....	3,400.00
Re-insurance Premiums Outstanding .....	5,541.78
Unearned Premium Reserve .....	143,671.75
Balance of Assets for Security of Policyholders—	
Capital Stock Subscribed .....	\$500,000.00
Surplus .....	110,176.65
	610,176.65
	\$768,345.91

### AUDITORS' CERTIFICATE

We have audited the Books and Accounts of Federal Fire Insurance Company of Canada for the year ending December 31, 1929, and have verified the Securities and Cash Balances as at that date, and we hereby certify that the above Statement exhibits a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the Books of the Company.

(Signed)  
A. C. NEFF, F.C.A.  
IAN P. M. ROBERTSON, F.C.A.

January 28, 1930.

### Officers and Directors

#### PRESIDENT

E. B. STOCKDALE, ESQ., General Manager and Director, The Trusts & Guarantee Co., Ltd.; Chairman, Board of Directors and Finance Committee, Granite Club, Limited; Vice-President, Wellington Fire Insurance Company.

#### VICE-PRESIDENT

H. C. SCHOLFIELD, M.P.P., Vice-President, Page Hersey Tubes, Limited; Director, The Canadian Cannery, Limited; and Director, Wellington Fire Insurance Company.

#### DIRECTORS

W. R. BEGG, ESQ., Director, Wellington Fire Insurance Company.  
H. C. EDGAR, ESQ., Vice-President, Hurlbut Co., Ltd.; Director Wellington Fire Insurance Company; Director, Preston Wood Working Machine Co., Ltd.  
W. H. MARA, ESQ., of Messrs. Mara & McCarthy, Investment Brokers; Director, Canada Maltng Co., Limited.  
W. S. MORDEN, K.C., Vice-President, Chartered Trust and Executor Company, Limited.  
F. K. MORROW, ESQ., Director, Christie Brown, Limited; Bank of Toronto; The Trusts & Guarantee Co., Limited; and Ogilvie Milling Company, Limited.  
FRANK SHANNON, ESQ., President, Automatic Paper Boxes, Limited; President, Granite Club, Limited.  
S. C. TWEED, M.P.P., President, Ontario Equitable Life and Accident Insurance Company, Waterloo, Ontario.

#### MANAGING DIRECTOR

H. BEGG, ESQ., President and Manager of Shaw & Begg Limited, Managing Director, Wellington Fire Insurance Company; Director, Lloyds Casualty Company; Director, The Trusts & Guarantee Company Limited.

Secretary  
W. H. Buscombe

Assistant Secretary  
J. G. Hutchinson

Treasurer  
Alan Coatsworth

Supt. of Agencies  
G. A. Gordon

#### AUDITORS

Messrs. Neff, Robertson &amp; Company, Toronto.



**G. G. Blackstock & Co. Ltd.**

Stocks &amp; Bonds

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**F. J. Crawford & Co.**

MEMBERS STANDARD STOCK AND MINING EXCHANGE

Mining Stock Specialists

Send for "The Mining Chronicle"—Published Monthly.  
11 Jordan Street Adelaide 9461 Toronto**Wheat, a New Empire Problem**

(Continued from Page 25)

and buying largely from it. I am aware that official conversations are in progress between the representatives of the Pool and the British Government, with a view to equalizing the flow of trade in wheat and coal; yet I cannot believe that any Labour Government will be strong enough to oppose its own co-operatives and secure their admission to a plan which will fetter their freedom of purchase.

Here in Eastern Canada it is well to remember how recent is our conversion to a faith in the Pool. I can speak as a supporter of it from the day of its inception, but I do not think this constrains me to commend a policy of withholding supply without emphasizing its great danger. The reason for this policy was a big one, it

was nothing less than a stage in the battle for the survival of a White West. But we in the East must not expect Great Britain to shoulder the whole cost of maintaining this, just because she happens to use Canadian wheat in normal years. Tariffs, freight-rates, interest-rates, and immigration policy within Canada itself are also factors in the problem of saving the West for that which its founders designed, a great community of family farmers, with a standard of living as high as that which prevails in the town in their midst.

Thus the problem is a delicate one. If it is to be solved amicably, it will not, I think, be through a "show-down" on either side, nor by government intervention, but rather through the exercise of that ideal under which both are ranged, namely, co-operation.

Co-operative producers and co-operative consumers, not forgetting that they have hanging around them clusters of recent converts, must themselves get together as international, inter-imperial co-operators and work out a solution which will give to the producer something like a living wage and to the consumer steady supply at prices in line with offerings from other countries. There is a good case for opposing the bounty-fed exports of Northern Germany (though possibly these are bound up with that ever present problem, Reparation Payments), but there is no case for penalizing imports from the Argentine and very little for giving them a preference over those from Canada. However the Pool is justified in arguing that the organization of the Argentine grower is necessary to the stabilization of the world's wheat market. To this I think British workers would assent; for they believe in regulariza-

tion, whether through trade unionism or through co-operation.

It is vital to the Canadian West to retain a foreign market. For although cattle raisers are able to market the bulk of their produce in Canada as the Canadian demand expands, this is not so with wheat, and will not be so for many years to come. In wheat Canada has a great comparative advantage of production which she cannot lightly throw away. Some people in the East are saying "If the Pool does not get such and such a price this year, it will be the end of the Pool"—and so on. With this I do not agree. Whatever the final price, the Pool will receive as good a return as its rivals, both being involved in the same selling policy. Moreover, the Pool is now a part of the corporate light of the West; and it is the preservation of this which has called the governments of the West to unhesitating support of the Pool, regardless of their party flavour.

**Why Not Tobacco?**

(Continued from Page 25)

how the public "fell" for new brands, blended fifty-fifty which hitherto were taboo, not because of inferior quality—not at all—but just because of pinstripes and green stamps. Hence you see the necessity of abolishing the Merchandise Marks Act as regards Free Trade within the Empire on Tobacco.

Canada, now has 40c a pound on foreign leaf, which I want raised to 50c and the Excise again lowered. When the Customs duty was 10c, Canadian factories consumed 5%. When it was 28c the consumption was 30% and since it has been 40c our statistics show that 44% of all the tobacco taken for use by licensed factories is grown in Canada. Without preference in England only one per cent. Colonial was used, with one shilling preference five per cent was used, with two shillings preference England is now using 17% colonial. What would she use if we had Free Trade within the Empire?

Last Summer I canvassed the English trade for two months and was continually told that all Colonial tobaccos contained too much moisture. I worked with our Government officials, their Government officials, the Empire Marketing Board, the Royal Empire Society, High Commissioners from other Dominions, and other influential people, to bring about the fixing of a standard of moisture on tobacco, Empire tobacco only, similar to what we have in Canada. They wished me the best of luck, but in general I was told that I was butting my head against a stone wall. I told them it had taken me ten years to butt down the stone wall in Canada. Last week I received a letter from an authoritative source in England saying their present regulations, as to moisture, had existed since 1863 and it would be upsetting to the trade if changed. The upsetting to the tobacco trade that has occurred in Canada many times during the past thirty-five years has always been beneficial to Canada.

Some upsetting along these lines will be beneficial to the Empire. Surely we Britishers can work together in harmony, "frere en frere", as we say in Quebec, and study out a plan where by only good will result.

I am convinced of the feasibility, the desirability of Free Trade within the Empire on tobacco.

More freedom of trade within the Empire is no idle dream. It is a vision. It is our salvation.

**Canada's Great Pacific Port**

(Continued from Page 23)

in Manitoba, in 1912 it had moved into Saskatchewan, and by 1928 it had again moved westward so that Alberta and Saskatchewan together produced 90% of the prairie's wheat. The growth in the shipments of wheat from the west coast has necessitated the construction of new terminal facilities.

The publicity given to the port by the grain shipments has had the effect of bringing to the notice of prairie shippers of other commodities the advantages to be obtained by using the western route, and commitments are being made for Europe and even for North American Atlantic ports from points as far as Regina. This is particularly true during the winter months, since foreign importers find it more expeditious to have their goods sent by the Pacific and the Panama Canal than to await the opening of the eastern ports.

In the future, the buying power of Asia will be an increasing factor in world commerce. Trade with the countries of the Pacific will be an important factor in the import and export commerce of all parts of the world. In that day the port of Vancouver will play the stellar role in trade with the Orient and no small part upon the stage of international commerce.

**SUN LIFE ASSURANCE COMPANY OF CANADA****A TOWER OF STRENGTH**

1929	
New Assurances Paid for	654,451,000
An Increase of \$213,207,000	
Assurances in force, (net)	\$2,401,237,000
An Increase of \$504,322,000	
Total Income (net)	172,857,000
An Increase of \$28,110,000	
Surplus earned during the Year	42,863,000
Payments to Policyholders and Beneficiaries	69,174,000
Surplus and Contingency Reserve	72,807,000
An Increase of \$5,869,000	
Total Liabilities	495,390,000
(Including paid up Capital)	
Assets, at December 31st, 1929	568,197,000
An Increase of \$79,239,000	



Rate of Interest earned on mean invested assets 7.02%

The high rate of dividends allotted to participating policyholders is continued and the special dividend on maturing policies extended and increased.

**EXTRACTS FROM DIRECTORS' REPORT**

New policies paid for numbered 161,391 for a net amount of \$654,451,143.27, an advance of \$213,206,752.36, or more than forty-eight per cent., over the previous year. This marked increase and the fact that the average policy, for the first time, exceeded \$4,000, affords impressive evidence of the ever-growing popularity of the Company.

After deducting amounts reassured, the total assurances in force amount to \$2,401,237,036.94, an increase of \$504,321,102.37. This advance is notable not merely for its magnitude, but because when allowance is made for terminations by death and maturity, it represents a remarkably high rate of continuance and evidences great satisfaction on the part of our policyholders.

The amount paid to policyholders since organization, together with the amount at present held for their security or benefit, exceeds the total amount received from them in premiums by \$139,290,474.03.

The rate of interest earned on the mean invested assets has risen to 7.02 per cent. This figure includes a certain amount from bonuses and stock privileges accruing on many of the Company's holdings; but if these were entirely eliminated the rate would still be 6.60 per cent.

A net profit of \$13,077,284.62 was realized from the redemption or sale of securities.

The surplus earned during the year, based on the values entered in the accounts, amounted to \$42,863,578.59, but from this sum substantial appropriations have as usual been made to further strengthen the position of the Company.

An additional \$10,000,000.00 has been deducted from the market values of our securities as a provision against possible market

fluctuations, raising the amount thus set aside for this purpose in the accounts to \$30,000,000.00.

A further \$1,000,000.00 has been written off the Company's buildings.

\$931,000.00 has been appropriated to raise the annuity reserves to the Rutherford table of valuation, with interest at 3½ per cent. This exacting standard requires reserves \$2,656,000.00 in excess of those of the Dominion Government standard.

\$1,200,000.00 has been set aside as additional provision for claims arising from total disability, death claims as yet unreported, and possible claims under cancelled policies on which a surrender value or reinstatement might be applied for.

\$22,606,265.67 has been paid or allotted as profits for the year to policyholders.

The special amount entered as a liability to provide for unforeseen contingencies has been maintained at \$12,500,000.00.

After making all these deductions and allocations, \$5,868,899.96 has been added to the undivided surplus, bringing the total over liabilities, contingency accounts, and capital stock to \$60,307,762.44.

In accordance with our usual conservative practice the securities owned by the Company have again been valued at figures much below the market quotations current at the close of the year. This undervaluation represents an important element of strength to the Company additional to the specific provisions in the statements.

Your Directors are pleased to announce that the high scale of profits at present allotted to participating policyholders will be continued during the ensuing year, while

the Special Dividend on maturing policies, introduced last year, has been extended to include policies maturing after having been in force five years or longer, and the scale of benefit has been increased.

The business of the Company has always been conducted under the exacting provisions of the Canadian Insurance law and the rigid supervision of the Insurance Department of the Government of Canada. Ever since we entered the United States in 1895, the Company has been under similar supervision there and is now subject to the regulations of thirty-eight States of the Union which require periodical examination of the affairs of all companies licensed in their territory. In the discharge of their regular duties a committee of twenty-two examiners, representing the States of Michigan, Massachusetts, Minnesota, Ohio, Tennessee, Washington, Virginia, West Virginia, Florida and the District of Columbia recently completed an exhaustive examination into every department of the Company's affairs. The report of this committee makes gratifying reference to the liberal treatment accorded to our policyholders, and provides authoritative testimony to the Company's strength. Even adopting the low valuations placed by us on our securities, the committee still reported a surplus at the close of last year \$1,333,921.71 in excess of the figure claimed by the Company.

**SUN LIFE ASSURANCE COMPANY OF CANADA**



# An Investment that does not fluctuate in value — Life Insurance

**O**WNERS of life insurance have had occasion recently to compare the stability of this form of investment with that of even the highest grade securities.

A chart of the market price averages of leading stocks for twenty years shows an irregular line that rises and dips, sometimes vertically, with "peaks and valleys".

There are no "depressions" in the investment values of life insurance policies. They do not fluctuate with business cycles.

#### Daily Averages in 1929

2,233 per day, Claims Paid.  
20,674 per day, Policies Issued and Revived.  
\$11,137,296 per day in Amount of Life Insurance Issued, Revived and Increased.  
\$2,026,714 per day in Payments to Policyholders and Addition to Reserve.  
\$1,905,881 per day in New Investments.  
\$1,039,881 per day in Increase of Assets.

**F**ROM year to year, the 44 million Metropolitan Life Insurance policies show a steady increase in values to policyholders.

The man who regularly invests part of his earnings in life insurance can go to sleep each night with the knowledge that he is building an estate of the greatest security and with a sure investment return for every dollar paid in.

Life insurance is an investment whose value constantly increases the longer it is kept in force.

## The Metropolitan leads in Canada

as it does in the World

Business issued in Canada in 1929.....	\$232,324,966
<i>(Includes business revived and increased)</i>	
Ordinary.....	\$121,831,635
Industrial.....	82,838,381
Group.....	27,654,950
Business in force in Canada at end of 1929.....	947,927,397
Ordinary.....	499,689,064
Industrial.....	381,469,334
Group.....	66,768,999
Investments in Canada.....	189,300,437
Dominion Government Bonds.....	43,454,133
Provincial and Municipal Bonds.....	77,551,547
All other Investments.....	68,294,757
Policies in force in Canada.....	2,739,358
Payments to Canadian Policyholders in 1929.....	15,967,379



CANADIAN HEAD OFFICE: OTTAWA

#### Growth in Ten-Year Periods (Position at End of Year)

Year	Policies in Force	Insurance Outstanding	Assets
1879	12,823	\$11,666,967	\$2,022,482.45
1889	1,852,432	204,816,521	8,597,468.77
1899	4,980,704	800,531,009	51,070,840.74
1909	10,621,679	2,041,951,700	277,107,868.46
1919	21,914,120	5,343,652,434	864,750,023.88
1929	44,333,332	17,933,600,452	3,010,560,051.38

### Financial Report to Policyholders for Year Ending December 31, 1929

Assets.....	\$3,010,560,051.38	Increase in Assets during 1929.....	\$315,084,085.74	Life Insurance Outstanding	
Liabilities:		Income in 1929.....	818,682,519.99	Ordinary Insurance.....	\$8,649,002,429.00
Statutory Reserve.....	\$2,625,110,967.00	Gain in income, 1929.....	75,270,134.78	Industrial Insurance (premiums payable weekly or monthly).....	6,729,181,723.00
Dividends to Policyholders payable 1930.....	82,264,508.86	Paid-for Life Insurance Issued, Increased and Revived in 1929.....	3,374,600,626.00	Group Insurance.....	2,555,416,300.00
All other liabilities.....	125,743,543.37	Total Bonuses and Dividends to Policyholders from 1897 to and including 1930.....	529,705,988.65	Total Insurance Outstanding.....	17,933,600,452.00
Unassigned Funds.....	177,441,032.15			Number of Policies in Force (including 1,442,240 Group Certificates).....	44,333,332
	\$3,010,560,051.38			Accident and Health Insurance Outstanding	
				Principal Sum Benefit.....	\$1,190,131,574.00
				Weekly Indemnity.....	13,928,139.00

## Metropolitan Life Insurance Company

Home Office  
NEW YORK

Canadian Head Office: OTTAWA

FREDERICK H. ECKER  
President

HENRY E. NORTH  
Third Vice-President and Manager for Canada

LEROY A. LINCOLN  
Vice-President and General Counsel

This Company is a mutual organization. It has no stock and no stockholders. All of its assets are held for its Policyholders.



## As Canada Advances

the Bank of Montreal advances with it. Through more than 600 Canadian Branches it is in close touch with the people and enterprises of the Dominion, rendering dependable financial service.



## BANK OF MONTREAL

Established 1817

Total Assets in excess of \$960,000,000

## In New York

This Bank has its own office at 49 Wall St. and our Canadian clients will be cordially welcomed there and afforded all possible information and assistance.

## THE BANK OF NOVA SCOTIA

Established 1832

Capital, \$10,000,000 Reserve, \$20,000,000  
Total Assets, \$275,000,000

## The London Money Market

Benefits of International Position Questioned by Industrialists—Added Facilities Asked

By LEONARD J. REID

Assistant Editor of The Economist, London

FOR some years the criticism has been growing more insistent that the international financing carried on in London brings, at times at least, more harm to British industry than help. Last year with Bank rate up to 6½%, this criticism was vociferated by the industrial community, and the representatives of Labour joined forces with the employers of labour in condemning the machinations of the banks.

But what is the position of British banking vis-a-vis other industries on the one hand, and foreign countries on the other. Let it first of all be said that the London financial system has triumphantly withstood the stress and strain of last year—the greatest since the war—and especially the stress which was brought to bear on all money centres in the autumn of last year, following the Wall Street collapse, and which bore with special intensity upon London since it is not only a national but also a great international centre. Whatever else may be said of it, the London international finance business is on the whole very efficiently conducted.

From the British point of view, the bankers may well contend that they make an important contribution to the country's income. The machinery of the London Money Market makes possible a net income to Great Britain from overseas investments of £285 million, and it also results in an income from abroad estimated at £65 million from short-term interest and commission. In earning, or assisting to earn, these sums from abroad, the London money market can be considered as one of Britain's principal "export" industries.

By being an international money centre London, moreover, gives yet further assistance to British industry, and in two ways. Firstly, it attracts money to itself and thus tends to make borrowing cheap in England, which is an assistance to British industry. Secondly, by enabling foreign governments and foreign firms to borrow in London they cause much of the money to be spent in England; in other words, they assist British firms to sell abroad by facilitating the credit arrangements. It may also be claimed on behalf of the banks that by facilitating lending abroad they are developing other countries, and thus creating potential markets for British goods abroad. This is the claim of the banks, but industrialists do not entirely accept it.

Assuming even that everything works as well as the banks claim, yet, in maintaining its international position, the London money market is sensitive to fluctuations in all parts of the world and thus in defending itself often imposes certain burdens, such as a high bank rate, which not only serves the purpose of defending London against other centres, but imposes a burden on British industry as well. Industrialists also complain that the boasted work of the banks in facilitating lending abroad, is only diverting funds which could be better used for development at home; indeed, such funds in some cases actually go to develop competitive industries abroad.

As for the rest, those outside the banking community point out that if

large funds of British capital are available for investment abroad the merit lies chiefly with British industry whose efficiency has produced this surplus capital, and whether London were an international centre or not the surplus capital would still be lent to those markets which were able to borrow it, at the highest price. As for foreign orders being placed in England that is as much due to the excellent industrial equipment and the skill of British workmanship as to the kindness of the banks.

Those who can claim to be free from the bias of both the industrialist and the banker may find good and bad in both of them. From the international point of view it is desirable that the surplus capital accumulating in one part of the world should flow to develop other parts of the world. One has to be very insular to see only evil when an industrially advanced country contributes towards the building of railways, bridges, water reservoirs, electrical plants and harbour works of another country. To object to this co-operation among the inhabitants of the earth is to return to the mentality of pre-historic days.

That the co-operation should take place by means of a division of labour as between those who arrange the credit and those who supply the actual commodities is not unnatural and should not necessarily give rise to acrimonious controversy between the two parties. None the less the controversy exists. Briefly, the complaint is that of the two partners, the banker and the industrialist, the banker always makes a handsome profit, whereas the industrialist often makes a loss; the banker is often making his profit at the expense of the industrialist. This is a partnership which the industrialist wishes to see reconstituted on terms more favourable to himself.

This clash of interests is particularly conspicuous in Great Britain because industry and finance keep themselves to themselves more than in other countries. British banking is built up on the deposits accounts of its clients, that is, money which it has continually to repay at call or at short notice. The banks therefore cannot commit themselves either to long term lending or to involving themselves in the risks of industry.

On the continent banking is more closely allied to industry, and it is interesting to observe that in France, for example, it is to the development of short-term lending institutions that special attention is now being given. It is difficult to imagine that the existing financial institutions in London, existing and continually improving themselves for several generations, will give up any of their international business.

A development which is to be expected is the emergence of a new and additional form of banking in Great Britain to meet the special requirements and to associate itself intimately with industrial progress. Such a development would allow London to continue as an international money market to the benefit of itself and the world, and at the same time give British industry the special help which at this moment it so seriously needs.

## For Security

**Province of Saskatchewan —**  
30-Year 5% Gold Bonds, due November 1, 1959. These Bonds, issued to pay the cost of construction of public buildings, telephones and highways, are a direct obligation of Saskatchewan and are a charge upon the consolidated revenue fund of the Province. Principal and semi-annual interest (May 1 and November 1) payable at the option of the holder in Canadian gold coin in Montreal, Toronto, Winnipeg, Regina, Vancouver or Saint John, or in United States gold coin in New York. The bonds are not subject to redemption before maturity.

Price at market

A diversified list of recommended investments will be mailed on request



## The National City Company

Limited

360 St. James Street, Montreal

Toronto .. Ottawa .. Quebec .. New York .. Chicago .. Washington  
San Francisco .. Seattle .. London .. Amsterdam .. Geneva .. Tokio  
and more than fifty other cities of importance

## HICKEY MEGGESON AND COMPANY

STOCKBROKERS  
MONTREAL STOCK EXCHANGE  
MONTREAL CURB MARKET

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## F. G. OKE & CO.

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ORILLIA, WINDSOR, LINDSAY, PETERBORO.

HEAD OFFICE:

OKE BLDG., 304 BAY ST., TORONTO  
Telephone: ELgin 5111

## Thirty-Seventh Annual Report of The Home Investment and Savings Association

The Thirty-seventh Annual Report of The Home Investment & Savings Association, as submitted to the shareholders at the Annual Meeting, held on Monday, the tenth of February, 1930, showed net profits for the year ended December 31st, 1929, after deducting interest on borrowed capital, expenses of management and Dominion, Provincial and Municipal taxes of \$71,144.38.

Investments in interest bearing securities are \$100,646.49 greater than a year ago.

There is a reduction in Real Estate held by the Association of \$51,117.76 from the figure it stood at on December 31st, 1928.

### Balance Sheet as at December 31st, 1929

#### ASSETS

Loans on First Mortgages on Improved Real Estate .....	\$1,522,157.81
Agreements for Sale on properties foreclosed and resold .....	229,479.82
Interest accrued due .....	23,319.07
Interest accrued not due .....	10,280.75
Dominion, Provincial and Municipal Bonds and .....	
accrued interest at market value .....	\$ 148,668.68
Industrial Bonds and accrued interest at market .....	
value .....	59,204.04
Home Securities Limited Stock (subscribed \$5,000.00) .....	1,640.00
Cash on Hand and in Bank of Montreal .....	2,604.39
Real Estate .....	173,858.80
Home Office Building .....	122,119.97
Furniture, Fixtures and Automobile .....	2,839.64
	\$2,287,143.07

Mortgages to the amount of \$116,342.62 are deposited as collateral for debenture holders.

#### LIABILITIES

TO THE PUBLIC	
Debentures and accrued interest .....	\$ 309,239.70
Deposits at call .....	335,742.78
Deposits for fixed term .....	42,193.70
Bank of Montreal .....	22,000.00
Sundry accounts net .....	12,531.88
	\$ 721,708.06
TO THE SHAREHOLDERS:	
Capital Stock paid up (Subscribed \$1,000,000.00) .....	\$ 995,923.41
Reserve Fund .....	500,000.00
Contingent Reserve .....	39,000.00
Undivided Profits .....	18,062.57
Dividend payable Jan. 2, 1930 .....	12,449.03
	1,565,435.01
	\$2,287,143.07

#### Auditors' Report

We have to report to the Shareholders that we have audited the accounts of The Home Investment & Savings Association for the year ended December 31st, 1929.

We have verified the Cash and Bank Balances, and have examined the Securities of the Association or satisfied ourselves as to their custody.

We have obtained all the information and explanations we have required, and, in our opinion, the transactions of the Association which have come under our notice, have been within the powers of the Association. The accompanying Balance Sheet is, in our opinion, properly drawn up so as to show a true and correct statement of the financial position of the Association as at December 31st, 1929, and as shown by the books of the Association.

PEAT, MARWICK, MITCHELL & COMPANY,  
Chartered Accountants.

#### BOARD OF DIRECTORS

President M. F. Christie	Vice-President J. L. Bathgate
G. W. Allan, K.C.	R. J. Gourley
W. A. Matheson	E. H. Bennet, K.C.
J. A. Flanders	
Managing Director W. E. Hobson	



ARTHUR A. WILSON

Noted U. S. banker of Canadian birth, who has lately become a partner in the widely extended brokerage and investment firm of E. A. Pierce and Co., and has assumed charge of the firm's Chicago office. Mr. Wilson was for more than twenty years on the staff of the Canadian Bank of Commerce, serving that institution in the London, (Eng.), New York and San Francisco agencies. Latterly he has been vice-president of the Bank of Italy National Trust and Savings Association and vice-president of the Trans America Corporation.

## MAPLE LEAF

INDUSTRIAL

## ALCOHOL

HIGHEST QUALITY—BEST SERVICE

Ethyl Alcohol—Cologne Spirits, Denatured Alcohol (ALL FORMULAE)

We maintain a Technical Service Division which stands ready at all times to co-operate to the best of its ability with the trade.

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80 King St. W., Toronto 2

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STAFFORD G. RICE C. H. BROUGHALI.

GEO. A. SOMERVILLE

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A SAFE EXECUTOR FOR YOUR WILL



## Reasonable Charges

TRUST COMPANY charges are reasonable, but if you have thought otherwise let us show you how moderate they really are by giving you an idea of the cost of administering your estate.

No matter how small your estate may be it will benefit from Trust Company administration; and the fact that estates are often saved much more than the amount of the fee charged is only another reason why you should appoint an experienced Trust Company your Executor.

Let us give you an idea of the cost in your particular estate

## THE ROYAL TRUST

EXECUTORS - TRUSTEES - INVESTMENT AGENTS - TRANSFER AGENTS  
TRUSTEES FOR BONDHOLDERS - SAFE CUSTODIANS - ETC.

59 YONGE STREET - - - - - TORONTO

Branches throughout Canada

THE SMALLER THE ESTATE THE SMALLER THE CHARGE